

SERFF Tracking Number: AEGB-127644451 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 49875
Company Tracking Number: TLHAP1300GC
TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity
Product Name: TLHAP1300GC
Project Name/Number: Association Hospital Indemnity/H007-3

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: TLHAP1300GC

SERFF Tr Num: AEGB-127644451 State: Arkansas

TOI: H14G Group Health - Hospital Indemnity

SERFF Status: Closed-Approved-Closed
State Tr Num: 49875

Sub-TOI: H14G.000 Health - Hospital Indemnity Co Tr Num: TLHAP1300GC

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Paula Sachs, Stephanie Mara, Cheryl Penner

Disposition Date: 10/12/2011

Date Submitted: 09/26/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Association Hospital Indemnity

Status of Filing in Domicile: Not Filed

Project Number: H007-3

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Iowa, the state of domicile for Transamerica Life Insurance Company, does not require filing of these forms

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Association, Discretionary, Trust

Overall Rate Impact:

Filing Status Changed: 10/12/2011

State Status Changed: 10/12/2011

Deemer Date:

Created By: Paula Sachs

Submitted By: Paula Sachs

Corresponding Filing Tracking Number: 409430000

Filing Description:

RE: TLHAP1300GP Group Accident Hospital Indemnity Policy

TLHAP1300GC Group Accident Hospital Indemnity Certificate

The captioned forms are submitted for your review and approval in accordance with your state's rules for filing out-of-state group A&H forms. These forms are new and do not replace any forms previously approved by your Department.

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The forms have been completed in "John Doe" fashion. Variable information is printed and bracketed in red.

Missouri approved policy form TLHAP1300GP on July 11, 2011. We plan to issue the master policy to various associations situated in Missouri. Certificate form TLHAP1300GC provides individual insureds a benefit for daily hospital confinement to age 81 due to an accident resulting in an injury.

The Flesch score for TLHAP1300GP is 41 and the score for TLHAP1300GC is 40.29. Microsoft Word was used to calculate the scores.

We request approval of the submitted form in various dimensions, format, shading and colors. No dimension/format/shading/color change would produce unacceptable print.

The referenced form may be used in other media formats including translations into (Spanish, Chinese, Korean, Vietnamese, Polish, etc) and in such case, we certify the content will not change.

This product will be mass marketed by direct mail, telemarketing, point of sale and possibly on the Internet through our website.

Company and Contact

Filing Contact Information

Paula Sachs, Senior Analyst Paula.Sachs@transamerica.com
1150 South Olive Street 213-741-7101 [Phone]
Contract Development LAT-24-0305
Los Angeles, CA 90015

Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa
4333 Edgewood Road, NE Group Code: 468 Company Type:
Cedar Rapids, IA 52499 Group Name: State ID Number:
(319) 355-7888 ext. [Phone] FEIN Number: 39-0989781

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$50 per form for two forms

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$100.00	09/26/2011	52127552

<i>SERFF Tracking Number:</i>	<i>AEGB-127644451</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49875</i>
<i>Company Tracking Number:</i>	<i>TLHAP1300GC</i>		
<i>TOI:</i>	<i>H14G Group Health - Hospital Indemnity</i>	<i>Sub-TOI:</i>	<i>H14G.000 Health - Hospital Indemnity</i>
<i>Product Name:</i>	<i>TLHAP1300GC</i>		
<i>Project Name/Number:</i>	<i>Association Hospital Indemnity/H007-3</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/12/2011	10/12/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Articles of Incorporation	Paula Sachs	10/05/2011	10/05/2011
Supporting Document	Association By-laws	Paula Sachs	10/05/2011	10/05/2011
Supporting Document	Certification of Compliance	Paula Sachs	10/05/2011	10/05/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Association Group	Note To Filer	Rosalind Minor	10/04/2011	10/04/2011

SERFF Tracking Number: *AEGB-127644451* *State:* *Arkansas*
Filing Company: *Transamerica Life Insurance Company* *State Tracking Number:* *49875*
Company Tracking Number: *TLHAP1300GC*
TOI: *H14G Group Health - Hospital Indemnity* *Sub-TOI:* *H14G.000 Health - Hospital Indemnity*
Product Name: *TLHAP1300GC*
Project Name/Number: *Association Hospital Indemnity/H007-3*

Disposition

Disposition Date: 10/12/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Variability	Approved-Closed	Yes
Supporting Document	Actuarial memo	Approved-Closed	No
Supporting Document	Supporting law for group policy and situs state approval	Approved-Closed	Yes
Supporting Document	Articles of Incorporation	Approved-Closed	Yes
Supporting Document	Association By-laws	Approved-Closed	Yes
Supporting Document	Certification of Compliance	Approved-Closed	Yes
Form	Certificate of Insurance	Approved-Closed	Yes
Form	Group Accident Insurance Policy	Approved-Closed	Yes

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Amendment Letter

Submitted Date: 10/05/2011

Comments:

Per your note to filer, the Supporting Documents tab now includes the association's Articles of Incorporation and by-laws. Also attached is a certification of compliance. I hope you now have everything you need to complete your review of this submission. If not, please feel free to contact me at 213-741-7101. Thank you.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Articles of Incorporation

Comment: Per your note to filer attached are the association's Articles of Incorporation American Advantage Association Articles of Incorporation.pdf

User Added -Name: Association By-laws

Comment: Per your note to filer attached are the association's by laws American Advantage Association by-laws.pdf

User Added -Name: Certification of Compliance

Comment: Per your note to filer attached is the requested certification of compliance AR Certification of Compliance with 23-86-106.pdf

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Note To Filer

Created By:

Rosalind Minor on 10/04/2011 09:43 AM

Last Edited By:

Rosalind Minor

Submitted On:

10/12/2011 11:46 AM

Subject:

Association Group

Comments:

Your General Information Description states that you plan to issue the master policy to various associations situated in Missouri.

In order for you to offer the certificates to Arkansas residents with the policyholder being a Missouri association, the associations must have our Department's prior approval and comply with ACA 23-86-106(2)(A)(i)(ii)(iii). The Articles of incorporation and bylaws must be submitted for our review and along with a statement that the association complies with (ii) and (iii).

I can review this submission for approval with the understanding that all association groups will be submitted to us for approval prior to marketing.

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Form Schedule

Lead Form Number: TLHAP1300GC

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 10/12/2011	TLHAP1300GC	Certificate	Certificate of Insurance	Initial		40.290	TLHAP1300GC.pdf
Approved-Closed 10/12/2011	TLHAP1300GP	Policy/Contract	Group Accident Insurance Policy Certificate	Initial		41.000	TLHAP1300GP.pdf

CERTIFICATE OF INSURANCE

Transamerica Life Insurance Company

A Stock Company

Home Office: Cedar Rapids, Iowa

Administrative Office: [2700 West Plano Parkway, Plano, Texas 75075]

PLEASE READ YOUR CERTIFICATE CAREFULLY.

This Certificate is not a Medicare Supplement certificate. This Certificate provides supplemental limited benefits for accidental Injury only. It is not intended to cover medical expenses or supplement Federal Medicare Health Insurance. It does not provide basic hospital, basic medical, major medical or sickness coverage.

This insurance plan is underwritten by Transamerica Life Insurance Company (herein called "we," "us" or "our") under Group Accident Daily Hospital Confinement Insurance Policy Form TLHAP1300GP. It provides Accident Daily Hospital Confinement benefits for eligible [ABC Association Members] who are age [18] through [80] (age 18 through 54 in California).

Coverage and Benefit Amount: We will pay the Accident Daily Hospital Confinement Benefit stated in the Schedule of Insurance beginning with the first day of Confinement for each day [you are] Confined to a Hospital as a Resident Patient for at least 24 hours, provided 1) the Confinement is for the Necessary Treatment of a covered Injury; 2) [you are] under the professional care of a Physician; 3) the Confinement occurs while this Certificate is in force; and 4) the Confinement begins within 90 days of the accident causing the Injury.

The Accident Daily Hospital Confinement Benefit will continue for the number of days stated on the Schedule of Insurance.

Recurrent Confinements – To be covered, additional Confinements for the same Injury must take place within 90 days of the previously covered Confinement.

Name of Policyholder: [XYZ Association Trust] Group Policy Number: [XXXXXXXXX]
[Participating Group:] [ABC Association] [Participating Group Number:] [XXXXXXXXX]

SCHEDULE OF INSURANCE

[INSURED] [SPOUSE] [EACH CHILD]

BENEFIT AMOUNT [\$100-500]PER DAY [\$50-500]PER DAY [\$50-500]PER DAY

MAXIMUM ACCIDENT DAILY HOSPITAL CONFINEMENT BENEFIT PERIOD PER ACCIDENT [PER COVERED PERSON:] [90-365] DAYS

If [you have] coverage under two or more [memberships] with [ABC Association], only one Accident Daily Hospital Confinement Benefit, the largest, will be paid for multiple losses that result from one accident.

[Reduction: All benefits will reduce by one-half (50%) of that otherwise payable if, before the date of Injury resulting in a covered Loss, [you attain] age [70]. (Reduction of benefits does not apply to California Insureds.)]

Insured (herein called you, your or yours) means you, a [member] of [ABC Association] whose premium has been paid by [ABC Association] and coverage has become effective.

[Covered Person means, for coverage purposes only, you and the following persons, provided coverage has become effective: (1) your lawful spouse; and (2) each of your unmarried children including step-children, children born to you or legally adopted by you, 25 years of age or younger. (An adopted child is a child who is in your custody pursuant to an interim court order of adoption or placement of adoption).]

Injury means bodily harm caused by an accident which occurs while the coverage is in force. The injury must be the direct cause of Loss, independent of all other causes. Injury must not be caused by or contributed to by sickness, disease or bodily or mental infirmity.

Injured means having suffered a bodily Injury.

Hospital means an institution which is a short term acute care general hospital. Its main purpose must be to provide medical care and treatment to injured persons as Resident Patients. It must have facilities on premises for major surgery, medical diagnosis and treatment by or under the supervision of one or more licensed Physicians. It must provide 24 hour a day nursing service by or under the supervision of a registered nurse. It must have organized departments of medicine. It may not include a facility operating primarily as a rest, convalescent, extended care, rehabilitation, chronic or skilled nursing facility; home for the aged; a place for the care and treatment of drug addicts or alcoholics, or a mental institution; nor does it include any ward, room, wing or other section of a Hospital that is used for such purposes, whether or not such a facility is part of a Hospital, as defined herein, or is an entirely separate facility.

Hospital Confinement / Confinement / Confined means being a Resident Patient in a Hospital for Necessary Treatment of an Injury. Such confinement must be prescribed by a Physician. Confinement does not include outpatient care and treatment, including outpatient surgery or outpatient observation received in a Hospital.

Resident Patient means [an Insured] who is confined in a Hospital as a registered bed patient and who is provided at least one day of room and board. [An Insured] is considered to be a resident patient each day of Confinement in the Hospital except for the day of discharge; unless a room and board charge is made for that day. This does not include Confinement if it is not for Necessary Treatment or if one is using the Hospital primarily as a place for rest, nursing, rehabilitation, convalescence or extended care.

Physician means a person who is duly licensed and legally qualified to diagnose and treat Injuries. Such person must be providing services within the scope of his or her license. A physician may not be you or a member of your Immediate Family.

Immediate Family means [your] spouse, parent, child, brother or sister, or any person living with [you].

Necessary Treatment means medical treatment which is consistent with currently accepted medical practice. Any Confinement, operation, treatment, or service not a valid course of treatment recognized by an established medical society in the United States is not considered necessary treatment. No treatment or service in connection therewith, which is experimental in nature, is considered Necessary Treatment. We may use peer review organizations or other professional medical opinions to determine if the treatment constitutes Necessary Treatment. Services are not deemed Necessary Treatment if healthcare services are not found to be 1) medically necessary; and 2) consistent with professionally recognized standards of care with respect to quality, frequency, and duration; and 3) provided in the most economical and medically appropriate site for treatment.

[Participating Group means an organization that requests to participate in the Insurance Trust known as the Policyholder and whose participation has been approved by us. The name of such group is shown in the Policy Schedule of Insurance.]

Coverage Begins at 12:01 a.m. Standard Time on the date you become eligible for coverage as [an ABC Association member].

Coverage Ends (a) when you no longer fulfill the requirements of an Insured as defined; (b) on the monthly renewal date immediately following the date [you attain] age [81] (age 55 in California); or (c) when the Policy is terminated or canceled. [If you have family coverage under the Policy, coverage for all Covered Persons ends on the date your insurance is terminated or cancelled.]

Exclusions: Benefits under the Policy will not be paid for Injury that is caused by, results from or contributed to by: 1) an intentionally self-inflicted Injury, suicide, or any attempt at suicide, while sane or insane (while sane in Missouri and Colorado); 2) any active participation in a riot, insurrection or war, either declared or undeclared; 3) taking or using any narcotic, barbiturate or any other drug or medication, unless taken or used as prescribed by a Physician; 4) [your] blood alcohol level being .08 percent weight by volume or higher; 5) operating or riding in any kind of aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight; 6) committing or attempting to commit a felony or an assault or being engaged in an illegal activity; 7) sickness, disease, bodily or mental infirmity or their medical or surgical treatment including diagnosis (except bacterial infections which result from an Injury) or mental disease or disorder; 8) voluntary gas inhalation or poison voluntarily taken, administered or inhaled; 9) taking alcohol in combination with any drug, medication or sedative; or 10) military or combat activities while serving in the armed forces, National Guard or organized reserve corps in any state, country or international authority.

Payment of Claims: All benefits are payable to you, if living. Any other benefit unpaid at your death will be paid as follows 1) to your living lawful spouse; or if you do not have one, 2) in equal shares to your living lawful children; or if there are none, 3) in equal shares to your living lawful parents; or if there are none, 4) to your estate. Spouse means only the one to whom you are lawfully married on the date of your death. Except in the case of a legal adoption, lawful children and parents do not mean "step" children and parents.

Premium: The premium will be paid by the [Policyholder/Participating Group.]

Notice of Claim: Written notice of claim must be given to us within 30 days after any Loss occurs or as soon as possible thereafter. Notice should be mailed to us at our Administrative Office.

Claim Forms: When we receive the Notice of Claim, we will send the claimant forms for filing Proof of Loss. If we do not send the forms within 15 days, the claimant shall be deemed to have complied with the requirements as to Proof of Loss upon submitting, within the time fixed for filing Proof of Loss, written proof covering the occurrence, character, and extent of the Loss for which a claim is made.

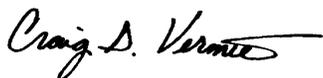
Proof Of Loss: Written proof of loss must be given to us within 90 days after the date of the Loss or as soon as possible thereafter. Failure to produce proof within 90 days shall not invalidate nor reduce any claim if it was not reasonably possible to furnish proof within this time period. Proof must, however, be furnished no later than one year from the time it is otherwise required, except in the absence of legal capacity. We will pay all benefits covered by the Policy as soon as proper written Proof of Loss sufficient to determine liability has been received.

Physical Exam and Autopsy: At our expense, we shall have the right to examine a [Covered Person] when and as often as is reasonable while a claim is pending. We may also have an autopsy done where it is not prohibited by law.

Entire Contract: Your Certificate is a summary of your coverage and is furnished in accordance with and subject to the terms of the Policy. It is not part of the Policy, but it is evidence of the insurance provided under the Policy. The Policy and any attachments form the entire contract of insurance and will control in the event there are inconsistent provisions between your Certificate and the Policy. No agent may change or waive any provisions of the Policy under which this coverage is provided.

Legal Actions: No action can be brought to recover on the Policy for at least 60 days after written Proof of Loss has been furnished. No such action shall be brought more than 3 years after the date Proof of Loss is required.

[How To File A Claim: For information on how to file a claim, contact the Customer Service department in the following ways: **Mail:** Transamerica Life Insurance Company, Life and Health Claims Department, P.O. Box 17004, Baltimore, MD 21297-0428**E-mail:** claims@transamerica.com **Phone:** 1-800-423-9369.]



Secretary



President

Transamerica Life Insurance Company

A stock Company

Home Office: 4333 Edgewood Road N.E., Cedar Rapids IA 52499

Administrative Office: [2700 West Plano Parkway
Plano, Texas 75075]

Transamerica Life Insurance Company

(Herein called the Company)

Having issued this Policy to

[XYZ ASSOCIATION TRUST]

(Herein called Policyholder)

Agrees to pay the benefits herein provided with respect to
persons insured hereunder, subject to all terms of this Policy.

This Policy is not a Medicare Supplement policy. This Policy provides supplemental limited benefits for accidental injury only. It is not intended to cover medical expenses or supplement Federal Medicare Health Insurance. It does not provide basic hospital, basic medical, major medical or sickness coverage.

This Policy is issued in consideration of the payment of premium herein provided, and shall take effect on [JUNE 1, 2011] which shall be its date of issue. Policy anniversaries shall be [YEARLY] and each subsequent [YEAR].

This Policy is issued in the State of Missouri, and its terms shall be construed in accordance with the laws of the State of Missouri.

The provisions and conditions of this Policy shall form a part of the contract as fully as if recorded in detail above the signatures hereunder affixed.



Secretary



President

Policy No.: [XXXXXXXXX]

**GROUP ACCIDENT INSURANCE POLICY
PROVIDING ACCIDENT DAILY HOSPITAL CONFINEMENT BENEFITS
OPTIONALLY RENEWABLE**

DEFINITIONS

INSURED means a person who is a [member] of [ABC Association] whose premium has been paid by [ABC Association] and coverage has become effective.

[COVERED PERSON means, for coverage purposes only, the Insured and the following persons, provided coverage has become effective:

1. the Insured's lawful spouse; and
2. each of the Insured's unmarried children including step-children, children born to the Insured or legally adopted by the Insured, 25 years of age or younger. (An adopted child is a child who is in the Insured's custody pursuant to an interim court order of adoption or placement of adoption).]

INJURY means bodily harm caused by an accident which occurs while coverage is in force. The injury must be the direct cause of loss, independent of all other causes. Injury must not be caused by or contributed to by sickness, disease or bodily or mental infirmity.

INJURED means having suffered a bodily Injury.

HOSPITAL means an institution which is a short term acute care general Hospital. Its main purpose must be to provide medical care and treatment to injured persons as Resident Patients. It must have facilities on premises for major surgery, medical diagnosis and treatment by or under the supervision of one or more licensed Physicians. It must provide 24 hour a day nursing service by or under the supervision of a registered nurse. It must have organized departments of medicine. It may not include a facility operating primarily as a rest, convalescent, extended care, rehabilitation, chronic or skilled nursing facility; home for the aged; a place for the care and treatment of drug addicts or alcoholics, or a mental institution; nor does it include any ward, room, wing or other section of a Hospital that is used for such purposes, whether or not such a facility is part of a Hospital, as defined herein, or is an entirely separate facility.

HOSPITAL CONFINEMENT / CONFINEMENT / CONFINED means being a Resident Patient in a Hospital for Necessary Treatment of an Injury. Such Confinement must be prescribed by a Physician.

Confinement does not include outpatient care and treatment, including outpatient surgery or outpatient observation received in a Hospital.

RESIDENT PATIENT means [an Insured] who is confined in a Hospital as a registered bed patient and who is provided at least one day of room and board. [An Insured] is considered to be a Resident Patient each day of Confinement in the Hospital except for the day of discharge; unless a room and board charge is made for that day. This does not include Confinement if it is not for Necessary Treatment or if one is using the facility primarily as a place for rest, nursing, rehabilitation, convalescence or extended care.

PHYSICIAN means a person who is duly licensed and legally qualified to diagnose and treat Injuries. Such person must be providing services within the scope of his or her license. A physician may not be an Insured or a member of an Insured's Immediate Family.

IMMEDIATE FAMILY means [an Insured's] spouse, parent, child, brother or sister, or any person living with the [Insured].

NECESSARY TREATMENT means medical treatment which is consistent with currently accepted medical practice. Any Confinement, operation, treatment, or service not a valid course of treatment recognized by an established medical society in the United States is not considered Necessary Treatment. No treatment or service in connection therewith, which is experimental in nature, is considered Necessary Treatment.

The Company may use peer review organizations or other professional medical opinions to determine if the treatment constitutes Necessary Treatment. Services are not deemed Necessary Treatment if healthcare services are not found to be:

1. medically necessary; and
2. consistent with professionally recognized standards of care with respect to quality, frequency, and duration; and
3. provided in the most economical and medically appropriate site for treatment.

[PARTICIPATING GROUP] means an organization that requests to participate in the Insurance Trust known as the Policyholder and whose participation has been approved by the Company. The name of such group is shown in the Schedule of Insurance.]

ELIGIBILITY

[Each natural person age 18 through 80 (age 18 through 54 in California) who is a [member] of [ABC Association] who elects to participate in plans of group insurance issued to the trustee on behalf of [THE XYZ ASSOCIATION TRUST]] is eligible to become an Insured. Such persons are herein called eligible persons.

In no event will a corporation, partnership, or business entity, other than a natural person, be eligible for insurance.

WHEN INSURANCE BEGINS

Coverage for each Insured will become effective under this Policy at 12:01 a.m., Standard Time on the Policy Effective Date shown on the Schedule of Insurance. If an individual is not a [member] of [ABC Association] on the Policy Effective Date, coverage will become effective on the date he or she becomes a [member] of [ABC Association] provided premium has been paid.

WHEN INSURANCE ENDS

Termination by Policyholder. The Policyholder may terminate this Policy on the first renewal date or at any time after that date by delivering to the Company a written notice to end this Policy at least [90] days in advance of such termination.

Termination by the Company. The Company may terminate this Policy by giving the Policyholder at least [90] days notice of Our intent to terminate. Such notice shall state the exact date this Policy will terminate. The Company may also end this Policy for non-payment of premium on any premium due date if the payment is not received prior to the end of the Grace Period. The Company will mail a notice of such termination to the Policyholder's last address shown in Our records.

Termination for each Insured. The insurance on each Insured will automatically terminate at 12:01 A.M. on whichever of the following dates occurs first: (a) the date that he or she no longer fulfills the requirements of an Insured as defined; or (b) the monthly renewal date [an Insured] attains age [81] (age 55 in California); or (c) the date this Policy is terminated or cancelled.

[If an Insured has family coverage under this Policy, coverage for all Covered Persons ends on the date insurance for the Insured is terminated or cancelled.]

Termination shall be without prejudice to any claim originating prior to the effective date of termination.

ACCIDENT DAILY HOSPITAL CONFINEMENT BENEFIT

The Company will pay the Accident Daily Hospital Confinement Benefit stated in the Schedule of Insurance beginning with the first day of Confinement for each day [an Insured] is Confined to a Hospital as a Resident Patient for at least 24 hours, provided 1) the Confinement is for the Necessary Treatment of a covered Injury; 2) the [Insured] is under the professional care of a Physician; 3) the Confinement occurs while the [Insured's] coverage is in force; and 4) the Confinement begins within 90 days of the accident causing the Injury.

The Maximum Accident Daily Hospital Confinement Benefit will continue for the number of days stated on the Schedule of Insurance.

Recurrent Confinements – To be covered, additional Confinements for the same Injury must take place within 90 days of the previously covered Confinement.

If [an Insured] has coverage under two or more [memberships] with [ABC Association], only one Accident Daily Hospital Confinement benefit, the largest, will be paid for multiple losses that result from one accident.

[REDUCTION

All benefits will reduce by one-half (50%) of that otherwise payable if, before the date of Injury resulting in a covered loss, [an Insured] attains age [70]. (Reduction of benefits does not apply to California Insureds.)]

EXCLUSIONS

No benefit shall be paid for Injury that is caused by, results from or contributed to by:

1. an intentionally self-inflicted Injury, suicide, or any attempt at suicide, while sane or insane (while sane in Missouri and Colorado);
2. any active participation in a riot, insurrection or war, either declared or undeclared;
3. taking or using any narcotic, barbiturate or any other drug or medication, unless taken or used as prescribed by a Physician;
4. [the Insured's] blood alcohol level being .08 percent weight by volume or higher;
5. operating or riding in any kind of aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight;
6. committing or attempting to commit a felony or an assault or being engaged in an illegal activity;
7. sickness, disease, bodily or mental infirmity or their medical or surgical treatment including diagnosis (except bacterial infections which result from an Injury) or mental disease or disorder;
8. voluntary gas inhalation or poison voluntarily taken, administered or inhaled;
9. taking alcohol in combination with any drug, medication or sedative; or
10. military or combat activities while serving in the armed forces, National Guard or organized reserve corps in any state, country or international authority.

PAYMENT OF CLAIMS

All benefits are payable to the Insured, if living. Any other benefit unpaid at the death of the Insured will be paid as follows:

1. to the Insured's living lawful spouse; or if the Insured does not have one,
2. in equal shares to the Insured's living lawful children; or if there are none,
3. in equal shares to the Insured's living lawful parents; or if there are none,
4. to the Insured's estate.

Spouse means only the one to whom the Insured is lawfully married on the date of the Insured's death. Except in the case of a legal adoption, lawful children and parents do not mean "step" children and parents.

PREMIUM

The Company will provide coverage as described in this Policy in return for premium payments. Premiums are payable by the [Participating Group/Policyholder]. The premium amount due is shown on the Policy Schedule of Insurance.

The Company has the right to change the table of rates on any premium due date. The Company will provide written notice to the [Participating Group/Policyholder] at least 31 days before the date of change. The premium rates may also be changed at any time the terms of this Policy are changed.

PAYMENT OF PREMIUM

All premiums due by the terms of this Policy shall be paid to the Administrative Office of the Company on or prior to the day they are due.

PREMIUM CHANGES

The Company has the right to change the table of rates on any date. The Company will provide written notice to the [Participating Group][Policyholder] at least 31 days before the date of change. The premium rates may also be changed at any time the terms of this Policy are changed.

GRACE PERIOD

If a premium is not paid when due, the insurance shall be in default. The Company will allow a 31-day grace period to pay each premium after the first one. If a premium is not paid on or before the end of the grace period, the insurance shall terminate effective the last day of the period covered by the last premium payment.

WHEN THERE IS A CLAIM

NOTICE OF CLAIM

Written notice of claim must be given to the Company within 30 days after any loss covered under this Policy occurs or as soon as possible thereafter. Notice should be mailed to the Company's Administrative Office.

CLAIM FORMS

When the Company receives the Notice of Claim, the Company will send the claimant forms for filing Proof of Loss. If the Company does not send the forms within 15 days, the claimant shall be deemed to have complied with the requirements as to Proof of Loss upon submitting, within the time fixed for filing Proof of Loss, written proof covering the occurrence, character, and extent of the loss for which claim is made.

PROOF OF LOSS

Written proof of loss must be given to the Company within 90 days after the date of the loss or as soon as possible thereafter. Failure to produce proof within 90 days shall not invalidate nor reduce any claim if it was not reasonably possible to furnish proof within this time period. Proof must, however, be furnished no later than one year from the time it is otherwise required, except in the absence of legal capacity.

TIME OF PAYMENT OF CLAIMS

The Company will pay all benefits covered by this Policy as soon as proper written Proof of Loss sufficient to determine liability has been received.

When a claim is paid during the Grace Period, any premium due and unpaid may be deducted from the claim payment.

PHYSICAL EXAM AND AUTOPSY

The Company, at its own expense, shall have the right to examine [an Insured] when and as often as is reasonable while a claim is pending. The Company may also have an autopsy done where it is not prohibited by law.

GENERAL PROVISIONS

ENTIRE CONTRACT

This Policy and any attachments form the entire contract of insurance. No agent may change or waive any provisions of the Policy under which this coverage is provided.

This Policy is issued in consideration of the application and payment of the premium. The Policy and the copy of the application from the [Participating Group/Policyholder] form the entire contract.

Any change in this Policy must be in the form of an amendment or endorsement signed by one of the officers of the Company. Agreements made by the [Participating Group/Policyholder] and the Company in this manner will be binding on all Insureds.

INFORMATION TO BE FURNISHED

The [Policyholder][Participating Group] shall furnish the Company with any information required to administer this Policy. The Company shall have the right to inspect any record of the [Policyholder][Participating Group] or in possession of the [Policyholder][Participating Group] which relates to this Policy.

CLERICAL ERROR

A clerical error in the records relative to this insurance shall not invalidate insurance or cause insurance to be in force or to continue in force. Upon discovery of such error, an equitable adjustment shall be made in the premium.

LEGAL ACTIONS

No action can be brought to recover on this Policy for at least 60 days after written Proof of Loss has been furnished. No such action shall be brought more than 3 years after the date Proof of Loss is required.

TRANSAMERICA LIFE INSURANCE COMPANY

SCHEDULE OF INSURANCE

This Schedule of Insurance is part of the Policy. It supersedes any Schedule of Insurance bearing an earlier effective date issued under Policy No. [XXXXXXX] to [XYZ ASSOCIATION Trust]. .

[PARTICIPATING GROUP NUMBER: 12345] [PARTICIPATING GROUP: ABC ASSOCIATION]

[POLICY EFFECTIVE DATE: 09/01/2012] [POLICY TERMINATION DATE: 09/01/2013]

[MONTHLY PREMIUM [PER MEMBERSHIP] \$.25]

[FAMILY COVERAGE: YES]

ACCIDENT DAILY HOSPITAL CONFINEMENT SCHEDULE OF INSURANCE

	<u>[INSURED]</u>	<u>[SPOUSE]</u>	<u>[EACH CHILD]</u>
BENEFIT AMOUNT	<u>[\$100-500]</u> PER DAY	<u>[\$50-500]</u> PER DAY	<u>[\$50-500]</u> PER DAY

IF [AN INSURED] HAS COVERAGE UNDER TWO OR MORE [MEMBERSHIPS] WITH [ABC ASSOCIATION], ONLY ONE ACCIDENT DAILY HOSPITAL CONFINEMENT BENEFIT, THE LARGEST, WILL BE PAID FOR MULTIPLE LOSSES THAT RESULT FROM ONE ACCIDENT.

MAXIMUM ACCIDENT DAILY HOSPITAL CONFINEMENT
BENEFIT PERIOD PER ACCIDENT [PER COVERED PERSON:] [90-365] DAYS

[BENEFITS REDUCE BY FIFTY PERCENT (50%) IF, BEFORE THE DATE OF INJURY RESULTING IN A COVERED LOSS, [AN INSURED] HAS ATTAINED AGE [70]. (REDUCTION OF BENEFITS DOES NOT APPLY TO CALIFORNIA INSUREDS.)]

SERFF Tracking Number: AEGB-127644451 State: Arkansas
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 49875
 Company Tracking Number: TLHAP1300GC
 TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity
 Product Name: TLHAP1300GC
 Project Name/Number: Association Hospital Indemnity/H007-3

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: AR Regulation 49 Certification.pdf Readability Certification TLHAP1300GP TLHAP1300GC.pdf AR Regulation 19 Certification.pdf	Approved-Closed	10/12/2011
Bypassed - Item: Application Bypass Reason: Application is for group policy Comments:	Approved-Closed	10/12/2011
Satisfied - Item: Variability Comments: Attachment: Variability TLHAP1300GP TLHAP1300GC.pdf	Approved-Closed	10/12/2011
Satisfied - Item: Actuarial memo Comments: Attachment: TLHAP1300GP Actuarial Memo.pdf	Approved-Closed	10/12/2011
Satisfied - Item: Supporting law for group policy and	Approved-Closed	10/12/2011

SERFF Tracking Number: AEGB-127644451 State: Arkansas
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 49875
 Company Tracking Number: TLHAP1300GC
 TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity
 Product Name: TLHAP1300GC
 Project Name/Number: Association Hospital Indemnity/H007-3
 situs state approval

Comments:

Attachments:

MO Ins Code 376.421.pdf
 MO approval.pdf

	Item Status:	Status Date:
Satisfied - Item: Articles of Incorporation Comments: Per your note to filer attached are the association's Articles of Incorporation Attachment: American Advantage Association Articles of Incorporation.pdf	Approved-Closed	10/12/2011

	Item Status:	Status Date:
Satisfied - Item: Association By-laws Comments: Per your note to filer attached are the association's by laws Attachment: American Advantage Association by-laws.pdf	Approved-Closed	10/12/2011

	Item Status:	Status Date:
Satisfied - Item: Certification of Compliance Comments: Per your note to filer attached is the requested certification of compliance Attachment: AR Certification of Compliance with 23-86-106.pdf	Approved-Closed	10/12/2011

TRANSAMERICA LIFE INSURANCE COMPANY
Home Office: Cedar Rapids, Iowa

REGULATION 49 CERTIFICATION

Form TLHAP1300GC

We certify that, for coverage issued in Arkansas on the above-referenced form number, we will deliver the Life and Health Guaranty Fund Notice required by Regulation 49.

Cheryl Bock

Cheryl Bock
Assistant Vice President

09/26/2011
Date

TRANSAMERICA LIFE INSURANCE COMPANY

READABILITY CERTIFICATION

TO: DEPARTMENT OF INSURANCE

FORM	Description	Flesch Score
TLHAP1300GP	Group Accident Hospital Indemnity Policy	41
TLHAP1300GC	Group Accident Hospital Indemnity Certificate	40.29

We hereby certify that we have carefully reviewed the forms submitted herewith, and to the best of our knowledge and ability find:

1. That the said form(s) comply with the readability requirements of this state.
2. That the said form(s) have a reading ease score shown above.

TRANSAMERICA LIFE INSURANCE COMPANY

September 22, 2011

Date



Vice President

TRANSAMERICA LIFE INSURANCE COMPANY
Home Office: Cedar Rapids, Iowa

REGULATION 19 CERTIFICATION

Form TLHAP1300GC

We certify that, to the best of our knowledge and belief, this submission meets the provisions of Rule and Regulation 19 as well as all applicable requirements of the Insurance Division of the State of Arkansas.



Cheryl Bock
Assistant Vice President

09/26/2011
Date

Explanation of Variables for TLHAP1300GP

Master Policy

Page 1

1. Transamerica Life Insurance Company has several administrative office locations. This product may be solicited from one of three locations below or any of the other U.S. locations, depending on the market. The address on the forms may be one of the following in most cases:
 - a. 2700 West Plano Parkway
Plano, Texas 75075-8200
 - b. 520 Park Avenue
Baltimore, Maryland 21201
 - c. Valley Forge, Pennsylvania 19493
2. Policyholder name will be the business partner or name of the trust to which the coverage is issued.
3. Effective date is the date of issue of the policy and anniversaries are determined by agreement between the policyholder and the company.
4. Policy number is unique to the policyholder.

Page 2

1. The definition of insured will be determined by the policyholder name and is determined by the type of customers (such as Accountholder, Card member, Cardholder, Borrower, member) of the policyholder.
2. The definition of Covered Person will be used when family coverage is provided.
3. The term "insured" will be substituted with "Covered Person" where appropriate throughout the form and when family coverage is provided.

Page 3

1. Participating Group is defined when the policy is issued to a Participating Group.
2. Eligibility is unique to the policyholder.
3. Under "When Insurance Begins", the customer is identified by the business the policyholder offers (such as Accountholder, Card member, Cardholder, Borrower, member) and the name of the policyholder or Participating Group is the entity to which the policy is issued.
4. Under "When Insurance Ends", first paragraph the range of days of notification is 60-180.
5. The range for termination age for each insured is 61 – 100.
6. The fourth paragraph under "When Insurance Ends" will be used when family coverage is provided.

Page 4

1. The Reduction provision is variable and is only included in the policy when the policyholder reduces coverage amounts at a specified age. The benefits will reduce when the insured attains ages 60 -75, based on marketing plan.
2. Reference to "the Insured's" in Exclusion #4 will be changed to "Covered Person's" when family coverage is provided.
3. If the policy is issued to a participating group trust, the term "Participating Group" will replace "Policyholder" where applicable, throughout the form.

Page 7

1. The Schedule of Insurance information is determined by the benefit amounts and features chosen by the policyholder. The benefit ranges are shown on the Schedule of Insurance.
2. Information for the Participating Group will be on the Schedule of Insurance when the coverage is issued to a participating group trust.
3. Ranges for the Benefit amount for the insured are \$100 to \$500 per day; for the spouse, \$50 - \$500 per day; and for the child, \$50 - \$500 per day.
4. The maximum number of days for an accident hospital confinement benefit period is 90 to 365 days.
5. If benefits reduce, the last paragraph on the Schedule of Insurance will print.

Explanation of Variables for TLAP1300GC

Certificate of Insurance

1. Transamerica Life Insurance Company has several administrative office locations. This product may be solicited from one of three locations below or any of the other U.S. locations, depending on the market. The address on the forms may be one of the following in most cases:
 - a. 2700 West Plano Parkway
Plano, Texas 75075-8200
 - b. 520 Park Avenue
Baltimore, Maryland 21201
 - c. Valley Forge, Pennsylvania 19493
2. Policyholder name will be the business partner or trust name to which the coverage is issued. When the policy is issued to a participating group, the name of the participating group is printed on the summary.
3. Ranges for the benefit amounts are \$100 - \$500 per day for the insured; \$50 - \$500 per day for spouse; and \$50 - \$500 per day per each covered child. The maximum benefit period range is 90 to 365 days.
4. The Reduction provision is variable and is only included when the policyholder reduces coverage amounts at a specified age. The benefits will reduce when the insured attains ages 60 - 75, based on marketing plan.
5. The definition of insured and the type of customers (such as Accountholder, Card member, Cardholder, Borrower, member) is determined by the policyholder.
6. The definition of Covered Person will be used when family coverage is provided.
7. The term "insured" will be substituted with "Covered Person" where appropriate throughout the form and when family coverage is provided.
8. The Participating Group definition is in the form when coverage to insureds/Covered Persons is issued via a Participating Group.
9. The last sentence under "Coverage Ends" will be used when family coverage is provided.
10. Claims information for the phone number, address and email is determined by the location where the claims are administered.

Missouri
Insurance Code

TITLE XXIV -- BUSINESS AND FINANCIAL INSTITUTIONS...Chapter 376 -- LIFE, HEALTH AND ACCIDENT
INSURANCE...General Provisions

376.421

Authorized categories for group health insurance

1. Except as provided in subsection 2 of this section, no policy of group health insurance shall be delivered in this state unless it conforms to one of the following descriptions:

(1) A policy issued to an employer, or to the trustees of a fund established by an employer, which employer or trustees shall be deemed the policyholder, to insure employees of the employer for the benefit of persons other than the employer, subject to the following requirements:

(a) The employees eligible for insurance under the policy shall be all of the employees of the employer, or all of any class or classes thereof. The policy may provide that the term "employees" shall include the employees of one or more subsidiary corporations, and the employees, individual proprietors, and partners of one or more affiliated corporations, proprietorships or partnerships, if the business of the employer and of such affiliated corporations, proprietorships or partnerships is under common control. The policy may provide that the term "employees" shall include the individual proprietor or partners if the employer is an individual proprietorship or partnership. The policy may provide that the term "employees" shall include retired employees, former employees and directors of a corporate employer. A policy issued to insure the employees of a public body may provide that the term "employees" shall include elected or appointed officials;

(b) The premium for the policy shall be paid either from the employer's funds or from funds contributed by the insured employees, or from both. Except as provided in paragraph (c) of this subdivision, a policy on which no part of the premium is to be derived from funds contributed by the insured employees must insure all eligible employees, except those who reject such coverage in writing; and

(c) An insurer may exclude or limit the coverage on any person as to whom evidence of individual insurability is not satisfactory to the insurer in a policy insuring fewer than ten employees and in a policy insuring ten or more employees if:

a. Application is not made within thirty-one days after the date of eligibility for insurance; or

b. The person voluntarily terminated the insurance while continuing to be eligible for insurance under the policy; or

c. After the expiration of an open enrollment period during which the person could have enrolled for the insurance or could have elected another level of benefits under the policy;

(2) A policy issued to a creditor or its parent holding company or to a trustee or trustees or agent designated by two or more creditors, which creditor, holding company, affiliate, trustee, trustees or agent shall be deemed the policyholder, to insure debtors of the creditor or creditors with respect to their indebtedness subject to the following requirements:

(a) The debtors eligible for insurance under the policy shall be all of the debtors of the creditor or creditors, or all of any class or classes thereof. The policy may provide that the term "debtors" shall include:

a. Borrowers of money or purchasers or lessees of goods, services, or property for which payment is arranged through a credit transaction;

b. The debtors of one or more subsidiary corporations; and

c. The debtors of one or more affiliated corporations, proprietorships or partnerships if the business of the policyholder and of such affiliated corporations, proprietorships or partnerships is under common control;

(b) The premium for the policy shall be paid either from the creditor's funds or from charges collected from the insured debtors, or from both. Except as provided in paragraph (c) of this subdivision, a policy on which no part of the premium is to be derived from funds contributed by insured debtors specifically for their insurance must insure all eligible debtors;

(c) An insurer may exclude any debtors as to whom evidence of individual insurability is not satisfactory to the insurer in a policy insuring fewer than ten debtors and in a policy insuring ten or more debtors if:

a. Application is not made within thirty-one days after the date of eligibility for insurance; or

b. The person voluntarily terminated the insurance while continuing to be eligible for insurance under the policy; or

c. After the expiration of an open enrollment period during which the person could have enrolled for the insurance or could have elected another level of benefits under the policy;

(d) The total amount of insurance payable with respect to an indebtedness shall not exceed the greater of the scheduled or actual amount of unpaid indebtedness to the creditor. The insurer may exclude any payments which are delinquent on the date the debtor becomes disabled as defined in the policy;

(e) The insurance may be payable to the creditor or to any successor to the right, title, and interest of the creditor. Such payment or payments shall reduce or extinguish the unpaid indebtedness of the debtor to the extent of each such payment and any excess of insurance shall be payable to the insured or the estate of the insured;

(f) Notwithstanding the preceding provisions of this subdivision, insurance on agricultural credit transaction commitments may be written up to the amount of the loan commitment, and insurance on educational credit transaction commitments may be written up to the amount of the loan commitment less the amount of any repayments made on the loan;

(3) A policy issued to a labor union or similar employee organization, which shall be deemed to be the policyholder, to insure members of such union or organization for the benefit of persons other than the union or organization or any of its officials, representatives, or agents, subject to the following requirements:

(a) The members eligible for insurance under the policy shall be all of the members of the union or organization, or all of any class or classes thereof;

(b) The premium for the policy shall be paid either from funds of the union or organization or from funds contributed by the insured members specifically for their insurance, or from both. Except as provided in paragraph (c) of this subdivision, a policy on which no part of the premium is to be derived from funds contributed by the insured members specifically for their insurance must insure all eligible members, except those who reject such coverage in writing;

(c) An insurer may exclude or limit the coverage on any person as to whom evidence of individual insurability is not satisfactory to the insurer in a policy insuring fewer than ten members and in a policy insuring ten or more members if:

a. Application is not made within thirty-one days after the date of eligibility for insurance; or

b. The person voluntarily terminated the insurance while continuing to be eligible for insurance under the policy; or

c. After the expiration of an open enrollment period during which the person could have enrolled for the insurance or could have elected another level of benefits under the policy;

(4) A policy issued to a trust, or to the trustee of a fund, established or adopted by two or more employers, or by one or more labor unions or similar employee organizations, or by one or more employers and one or more labor unions or similar employee organizations, which trust or trustee shall be deemed the policyholder, to insure employees of the employers or members of the unions or organizations for the benefit of persons other than the employers or the unions or organizations, subject to the following requirements:

(a) The persons eligible for insurance shall be all of the employees of the employers or all of the members of the unions or organizations, or all of any class or classes thereof. The policy may provide that the term "employees" shall include the employees of one or more subsidiary corporations, and the employees, individual proprietors, and partners of one or more affiliated corporations, proprietorships or partnerships if the business of the employer and of such affiliated corporations, proprietorships or partnerships is under common control. The policy may provide that the term "employees" shall include the individual proprietor or partners if the employer is an individual proprietorship or partnership. The policy may provide that the term "employees" shall include retired employees, former employees and directors of a corporate employer. The policy may provide that the term "employees" shall include the trustees or their employees, or both, if their duties are principally connected with such trusteeship;

(b) The premium for the policy shall be paid from funds contributed by the employer or employers of the insured persons or by the union or unions or similar employee organizations, or by both, or from funds contributed by the insured persons or from both the insured persons and the employer or union or similar employee organization. Except as

provided in paragraph (c) of this subdivision, a policy on which no part of the premium is to be derived from funds contributed by the insured persons specifically for their insurance, must insure all eligible persons except those who reject such coverage in writing;

(c) An insurer may exclude or limit the coverage on any person as to whom evidence of individual insurability is not satisfactory to the insurer;

(5) A policy issued to an association or to a trust or to the trustees of a fund established, created and maintained for the benefit of members of one or more associations. The association or associations shall have at the outset a minimum of fifty members; shall have been organized and maintained in good faith for purposes other than that of obtaining insurance; shall have been in active existence for at least two years; shall have a constitution and bylaws which provide that the association or associations shall hold regular meetings not less than annually to further the purposes of the members; shall, except for credit unions, collect dues or solicit contributions from members; and shall provide the members with voting privileges and representation on the governing board and committees. The policy shall be subject to the following requirements:

(a) The policy may insure members of such association or associations, employees thereof, or employees of members, or one or more of the preceding, or all of any class or classes thereof for the benefit of persons other than the employee's employer;

(b) The premium for the policy shall be paid from funds contributed by the association or associations or by employer members, or by both, or from funds contributed by the covered persons or from both the covered persons and the association, associations, or employer members;

(c) Except as provided in paragraph (d) of this subdivision, a policy on which no part of the premium is to be derived from funds contributed by the covered persons specifically for their insurance must insure all eligible persons, except those who reject such coverage in writing;

(d) An insurer may exclude or limit the coverage on any person as to whom evidence of individual insurability is not satisfactory to the insurer;

(e) If the health benefit plan, as defined in section 376.1350, is delivered, issued for delivery, continued or renewed, is providing coverage to any resident of this state, and is providing coverage to sole proprietors, self-employed persons, small employers as defined in subsection 2 of section 379.930, RSMo, and large employers, the insurer providing the coverage to the association or trust or trustees of a fund established, created, and maintained for the benefit of members of one or more associations may be exempt from subdivision (1) of subsection 1 of section 379.936, RSMo, as it relates to the association plans established under this section. The director shall find that an exemption would be in the public interest and approved and that additional classes of business may be approved under subsection 4 of section 379.934, RSMo, if the director determines that the health benefit plan:

a. Is underwritten and rated as a single employer;

b. Has a uniform health benefit plan design option or options for all participating association members or employers;

c. Has guarantee issue to all association members and all eligible employees, as defined in subsection 2 of section 379.930, RSMo, of any participating association member company; and

d. Complies with all other federal and state insurance requirements, including but not limited to the small employer health insurance and availability act under sections 379.930 to 379.952, RSMo;

(6) A policy issued to a credit union or to a trustee or trustees or agent designated by two or more credit unions, which credit union, trustee, trustees or agent shall be deemed the policyholder, to insure members of such credit union or credit unions for the benefit of persons other than the credit union or credit unions, trustee or trustees, or agent or any of their officials, subject to the following requirements:

(a) The members eligible for insurance shall be all of the members of the credit union or credit unions, or all of any class or classes thereof;

(b) The premium for the policy shall be paid by the policyholder from the credit union's funds and, except as provided in paragraph (c) of this subdivision, must insure all eligible members;

(c) An insurer may exclude or limit the coverage on any member as to whom evidence of individual insurability is not satisfactory to the insurer;

(7) A policy issued to cover persons in a group where that group is specifically described by a law of this state as one which may be covered for group life insurance. The provisions of such law relating to eligibility and evidence of insurability shall apply.

2. Group health insurance offered to a resident of this state under a group health insurance policy issued to a group other than one described in subsection 1 of this section shall be subject to the following requirements:

(1) No such group health insurance policy shall be delivered in this state unless the director finds that:

(a) The issuance of such group policy is not contrary to the best interest of the public;

(b) The issuance of the group policy would result in economies of acquisition or administration; and

(c) The benefits are reasonable in relation to the premiums charged;

(2) No such group health insurance coverage may be offered in this state by an insurer under a policy issued in another state unless this state or another state having requirements substantially similar to those contained in subdivision (1) of this subsection has made a determination that such requirements have been met;

(3) The premium for the policy shall be paid either from the policyholder's funds, or from funds contributed by the covered persons, or from both;

(4) An insurer may exclude or limit the coverage on any person as to whom evidence of individual insurability is not satisfactory to the insurer.

3. As used in this section, insurer shall have the same meaning as the definition of health carrier under section 376.1350, and "class" means a predefined group of persons eligible for coverage under a group insurance policy where members of a class represent the same or essentially the same hazard; except that, an insurer may offer a policy to an employer that charges a reduced premium rate or deductible for employees who do not smoke or use tobacco products as authorized under section 290.145, RSMo, and such insurer shall not be considered to be in violation of any unfair trade practice, as defined in section 379.936, RSMo, even if only some employers elect to purchase such a policy and other employers do not.

SERFF Tracking Number: AEGX-G127179658 State: Missouri
Filing Company: Transamerica Life Insurance Company State Tracking Number: AEGX-G127179658
Company Tracking Number: MO006280700001
TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity
Product Name: Hospital Indemnity
Project Name/Number: Hospital Indemnity/MO006280700001

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Hospital Indemnity SERFF Tr Num: AEGX-G127179658 State: Missouri

TOI: H14G Group Health - Hospital Indemnity SERFF Status: Closed-APPROVED State Tr Num: AEGX-G127179658

Sub-TOI: H14G.000 Health - Hospital Indemnity Co Tr Num: MO006280700001 State Status: APPROVED

Filing Type: Form Co Status: Reviewer(s): Karen Zoellner

Author: Disposition Date: 07/11/2011

Date Submitted: 05/24/2011 Disposition Status: APPROVED

Implementation Date Requested: Implementation Date:

General Information

Project Name: Hospital Indemnity
Project Number: MO006280700001
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Missouri is the situs

Explanation for Combination/Other:

Market Type: Group
Group Market Size: Small and Large

Submission Type: New Submission

Overall Rate Impact:

Group Market Type: Association

Company Status Changed:

Filing Status Changed: 07/11/2011

Deemer Date:

State Status Changed: 07/11/2011

Created By: SPI ADMSLH

Submitted By: SPI ADMSLH

Corresponding Filing Tracking Number:

Filing Description:

RE: Transamerica Life Insurance Company

TLHAP1300GP Blanket Accident Hospital Indemnity Policy

TLHAP1300GC Blanket Accident Hospital Indemnity Summary of Coverage

The captioned forms are attached for your review and approval. These forms are new and do not replace any forms previously approved by your Department. The forms have been completed in "John Doe" fashion. Variable information is printed and bracketed in red.

Blanket Policy TLHAP1300GP is a Hospital Indemnity Policy. It provides a benefit for daily hospital confinement to age 81 due to an accident resulting in an injury.

SERFF Tracking Number: AEGX-G127179658 State: Missouri
Filing Company: Transamerica Life Insurance Company State Tracking Number: AEGX-G127179658
Company Tracking Number: MO006280700001
TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity
Product Name: Hospital Indemnity
Project Name/Number: Hospital Indemnity/MO006280700001

TLHAP1300GC is the Summary of Coverage which will be provided to each insured.

The Flesch scores for TLHAP1300GP and TLHAP1300GC are 442.7 and 40.3 respectively. Microsoft Word was used to obtain these scores.

We plan to issue the Master Policy to various association groups situated in Missouri.

These forms are submitted under Section 376.421 which governs association group. As set forth in this section: (1) the issuance of the group policy is not contrary to the best interest of the public; (2) the issuance of the group policy would be actuarially sound; (3) the issuance of the group policy would result in economies of acquisition or administration; and (4) the benefits are reasonable in relation to the premium charged.

We request approval of the submitted forms in various dimensions, format, shading and colors. No dimension/format/shading/color change would produce unacceptable print.

The referenced form may be used in other media formats including translations into (Spanish, Chinese, Korean, Vietnamese, Polish, etc) and in such case, we certify the content will not change.

This product will be mass marketed by direct mail, telemarketing, point of sale and possibly on the Internet through our website.

I respectfully request your favorable review and approval. We appreciate your consideration of these forms. Should you have any questions, please feel free to call us toll free at 877-527-6444 Extension 6409 or contact me by e-mail at cheryl.penner@transamerica.com.

Company and Contact

Filing Contact Information

Cheryl Penner, Manager, Product Filing & Compliance
Cheryl.Penner@transamerica.com
2700 W Plano Parkway
972-881-6409 [Phone] 6409 [Ext]
Plano, TX 75075
972-881-4097 [FAX]

Filing Company Information

Transamerica Life Insurance Company
4333 Edgewood Road, N.E.
Cedar Rapids, IA 52499
(410) 685-5500 ext. [Phone]

CoCode: 86231
Group Code: 468
Group Name:
FEIN Number: 39-0989781

State of Domicile: Iowa
Company Type: Life and Health
State ID Number:



N00028115

CERTIFICATE OF CORPORATE RECORDS

AMERICAN ADVANTAGE ASSOCIATION

I, ROBIN CARNAHAN, Secretary of the State of the State of Missouri and Keeper of the Great Seal thereof, do hereby certify that the annexed pages contain a full, true and complete copy of the original documents on file and of record in this office for which certification has been requested.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 26th day of July, 2007

Robin Carnahan

Secretary of State





State of Missouri . . . Office of Secretary of State

JAMES C. KIRKPATRICK, Secretary of State
CORPORATION DIVISION

ARTICLES OF INCORPORATION
OF A

GENERAL NOT FOR PROFIT CORPORATION

(To be submitted in duplicate by an attorney or an individual filer.) FILED AND CERTIFICATE OF INCORPORATION ISSUED

HONORABLE JAMES C. KIRKPATRICK, FILING FEE \$10.00
SECRETARY OF STATE
P.O. BOX 778
JEFFERSON CITY, MISSOURI 64102

AUG 27 1982

Signature of James C. Kirkpatrick

We, the undersigned,

(Not less than three)

Table with 6 columns: Type or Print Name, Number, Street, City, State, Zip. Rows include Dale D. Turvey, F. C. Schumacher, Jr., and Susan J. Turvey.

being natural persons of the age of eighteen years or more and citizens of the United States, for the purpose of forming a corporation under the "General Not For Profit Corporation Law" of the State of Missouri, do hereby adopt the following Articles of Incorporation:

- 1. The name of the corporation is: Periodical Subscribers' Association
2. The period of duration of the corporation is: perpetual
3. The address of its initial Registered Office in the State of Missouri is: 4236 Lindell Blvd., St. Louis, Missouri 63108
4. The first Board of Directors shall be 3 in number, their names and addresses being as follows:

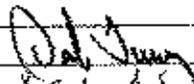
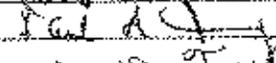
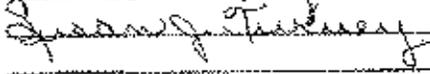
Table with 6 columns: Type or Print Name, Number, Street, City, State, Zip. Rows include Dale D. Turvey, F. C. Schumacher, Jr., and Susan J. Turvey.

5. The purpose or purposes for which the corporation is organized are:

To act as a clearinghouse for information concerning the source and publication of magazines, periodicals, and other tabloid type publications; to appraise and broker rare and valuable publications exclusively for association members; as well as any other activity permitted under the Missouri Not For Profit Corporation Act.

(NOTE: Any special provisions authorized or permitted by Statute to be contained in the Articles of Incorporation may be inserted above.)

(INCORPORATORS MUST SIGN BELOW)

  	} Incorporators
--	-----------------

VERIFICATION

STATE OF Missouri
County of St. Louis

I, Rosetta E. Weintraub a Notary Public, do hereby certify that on the
25th day of August 1982
Dale D. Turvey, F. C. Schumacher, Jr., Susan J. Turvey
Type or Print (Names of Incorporators)

personally appeared before me and being first duly sworn by me severally acknowledged that they signed to their free will and deed the foregoing document in the respective capacities therein set forth and declared that the statements therein contained were true, to their best knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year above written.

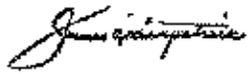


(Notary Public)


 NOTARIAL SEAL
 ROSETTA E. WEINTRAUB
 NOTARY PUBLIC, STATE OF MISSOURI
 MY COMMISSION EXPIRES 4/12/86
 My commission expires _____ ST. LOUIS COUNTY

FILED AND CERTIFICATE OF
INCORPORATION ISSUED

AUG 27 1982



No. H00028115



STATE of MISSOURI
JAMES C. KIRKPATRICK, Secretary of State
CORPORATION DIVISION

Certificate of Incorporation
A General Not For Profit Corporation

WHEREAS, duplicate originals of Articles of Incorporation of
PERIODICAL SUBSCRIBERS' ASSOCIATION

have been received and filed in the office of the Secretary of State, which Articles, in all respects, comply with the requirements of The General Not For Profit Corporation Law of Missouri;

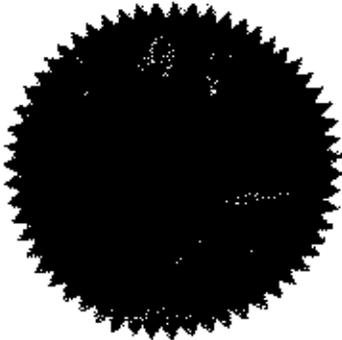
NOW, THEREFORE, I, JAMES C. KIRKPATRICK, Secretary of State of the State of Missouri, by virtue of the authority vested in me, do hereby certify and declare
PERIODICAL SUBSCRIBERS' ASSOCIATION

a body corporate, duly organized this day; that it is entitled to all rights and privileges granted corporations organized under The General Not For Profit Corporation Law of Missouri; that the address of its initial Registered Office in Missouri is

4336 Lindell Blvd., St. Louis 63108

and that its period of existence is perpetual

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the GREAT SEAL of the State of Missouri, at the City of Jefferson, this 27th day of August, 19 82



James Kirkpatrick
Secretary of State

RECEIVED OF: PERIODICAL SUBSCRIBERS' ASSOCIATION
Ten and no/100 Dollars, \$ 10.00

For Credit of General Revenue Fund, on Account of Incorporation Tax and Fee.

No. H00028115

James Kirkpatrick
Secretary of State



N00028115

CERTIFICATE OF CORPORATE RECORDS

AMERICAN ADVANTAGE ASSOCIATION

I, **ROBIN CARNAHAN**, Secretary of the State of the State of Missouri and Keeper of the Great Seal thereof, do hereby certify that the annexed pages contain a full, true and complete copy of the original documents on file and of record in this office for which certification has been requested.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 26th day of July, 2007

Robin Carnahan

Secretary of State



IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its ~~President~~ Vice President, and its Secretary ~~XXXXXXXXXXXXXXXXXXXX~~ this 10th day of June, 1988.

CORPORATE SEAL
(If no seal state "None")

"NONE"

PERIODICAL SUBSCRIBERS' ASSOCIATION
(State Corporate Title)

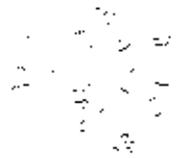
By Dale Turvey
~~XXXXXXXXXXXXXXXXXXXX~~
Dale Turvey, Vice President
By Susan J. Turvey
~~XXXXXXXXXXXXXXXXXXXX~~
Susan J. Turvey

State of Missouri
County of St. Louis } ss

I, Mary S. Dickinson, a Notary Public, do hereby certify that on the 10th day of June, 1988 Dale Turvey personally appeared before me and being first duly sworn by me, acknowledged that _____ he signed as his free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)



Mary S. Dickinson
Notary Public

My commission expires MARY S. DICKINSON
NOTARY PUBLIC STATE OF MISSOURI
JEFFERSON COUNTY
MY COMMISSION EXP. MAY 12, 1990

EXHIBIT "A"

1. To promote the common interests of mature Americans.
2. To consider and deal by all lawful means with common problems of mature Americans, and help them take advantage of the mass purchasing power and other benefit enhancements of other associations.
3. To afford due consideration to and expression of opinion upon questions affecting the mature American and the financial, commercial and industrial interests of the nation.
4. To cooperate with other organizations.
5. To conduct or engage in all lawful activities in furtherance of the foregoing purposes, or incidental thereto.

No. 800028115



STATE OF MISSOURI

ROY D. BLUNT, Secretary of State

CORPORATION DIVISION

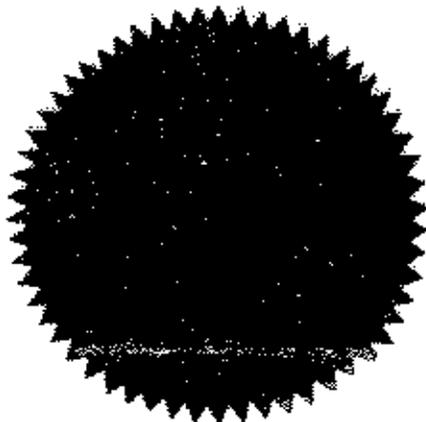
Certificate of Amendment of a General Not For Profit Corporation

WHEREAS, MAJORE ADVANTAGE ASSOCIATION (FORMERLY: PERIODICAL SUBSCRIBERS' ASSOCIATION)

a corporation organized under The General Not For Profit Corporation Law of Missouri has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the amendment of Articles of Incorporation under The General Not For Profit Corporation Law of Missouri.

NOW, THEREFORE, I, ROY D. BLUNT, Secretary of State of the State of Missouri, do hereby certify that I have filed said Articles of Amendment as provided by law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this 16th day of June, 1988.



Roy D. Blunt
Secretary of State



N80028115

CERTIFICATE OF CORPORATE RECORDS

AMERICAN ADVANTAGE ASSOCIATION

I, ROBIN CARNAHAN, Secretary of the State of the State of Missouri and Keeper of the Great Seal thereof, do hereby certify that the annexed pages contain a full, true and complete copy of the original documents on file and of record in this office for which certification has been requested.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 26th day of July, 2007

Robin Carnahan

Secretary of State





State of Missouri . . . Office of Secretary of State
ROY D. BLUNT, Secretary of State

FILED AND CERTIFICATE
ISSUED

MAR 05 1990

Roy D. Blunt
Corporate Dept. SECRETARY OF STA.

Articles of Amendment
to the
Articles of Incorporation
of a
General Not For Profit Corporation

HONORABLE ROY D. BLUNT
SECRETARY OF STATE
STATE OF MISSOURI
P.O. BOX 778
JEFFERSON CITY, MO 65102

The undersigned corporation, for the purpose of amending its Articles of Incorporation and pursuant to the provisions of the "General Not For Profit Corporation Law" of the State of Missouri, hereby executes the following Articles of Amendment:

1. The name of the corporation is NATURE ADVANTAGE ASSOCIATION

2. There are NO members, having voting rights with respect to amendments;
(insert "no" or "none")

(Strike paragraphs (a), (b) or (c) when not applicable)

3. (a) At a meeting of members, at which a quorum was present, held on February 15, 1990, same receiving at least two-thirds (2/3) of the votes entitled to be cast by the members of the corporation present or represented by proxy at such meeting, the following amendments were adopted.

(b) By a consent in writing signed by two-thirds (2/3) of all the members of the corporation entitled to vote with respect thereto, the following amendments were adopted:-

(c) At a meeting of directors (members having no voting rights with respect to amendments) held on February 15, 1990, same receiving the votes of a majority of the directors then in office, the following amendment or amendments were adopted:

4. Article number 1 is amended to read as follows:

"The name of the corporation is: NATURE ADVANTAGE HEALTH ASSOCIATION."

IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its President or Vice President, and its Secretary or Assistant Secretary, this 1st day of March, 19 90.

CORPORATE SEAL
(If no seal, state "None")
"NONE"

NATURE ADVANTAGE ASSOCIATION
(Enter Corporate Title)

By [Signature]
its President or Vice President
Dale D. Turvey
By [Signature]
its Secretary or Assistant Secretary
Karen R. Boeker

State of MISSOURI
County of ST. Louis) ss

I, MARY S. Dickinson, a Notary Public, do hereby certify that on the 1st day of March, 19 90, Dale D. Turvey personally appeared before me and being first duly sworn by me, acknowledged that he signed as his free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)

[Signature]
Notary Public

My commission expires _____
MARY S. DICKINSON
NOTARY PUBLIC STATE OF MISSOURI
JEFFERSON COUNTY
MY COMMISSION EXP. MAY 12, 1993

No. N00028115



STATE OF MISSOURI

ROY D. BLUNT, Secretary of State

CORPORATION DIVISION

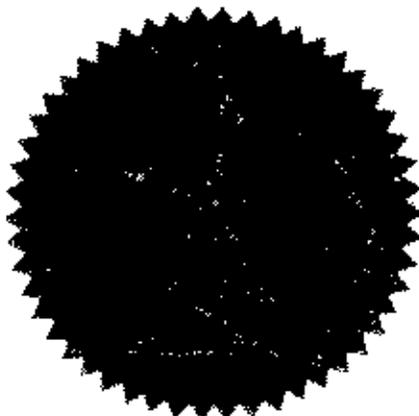
Certificate of Amendment of a General Not For Profit Corporation

WHEREAS, MATURE ADVANTAGE HEALTH ASSOCIATION (FORMERLY: MATURE ADVANTAGE ASSOCIATION)

a corporation organized under The General Not For Profit Corporation Law of Missouri has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the amendment of Articles of Incorporation under The General Not For Profit Corporation Law of Missouri.

NOW, THEREFORE, I, ROY D. BLUNT, Secretary of State of the State of Missouri, do hereby certify that I have filed said Articles of Amendment as provided by law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this 5th day of March, 19 90.




Secretary of State

Fee \$ 5.00



N00028115

CERTIFICATE OF CORPORATE RECORDS

AMERICAN ADVANTAGE ASSOCIATION

I, ROBIN CARNAHAN, Secretary of the State of the State of Missouri and Keeper of the Great Seal thereof, do hereby certify that the annexed pages contain a full, true and complete copy of the original documents on file and of record in this office for which certification has been requested.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 26th day of July, 2007

Robin Carnahan

Secretary of State





State of Missouri . . . Office of Secretary of State
 ROY D. BLUNT, Secretary of State

Articles of Amendment
 to the
 Articles of Incorporation
 of a
 General Not For Profit Corporation

FILED AND CERTIFICATE
 ISSUED

DEC 10 1990

Roy D. Blunt
 Governor's Ch. SECRETARY OF STATE

HONORABLE ROY D. BLUNT
 SECRETARY OF STATE
 STATE OF MISSOURI
 P.O. BOX 778
 JEFFERSON CITY, MO 65102

The undersigned corporation, for the purpose of amending its Articles of Incorporation and pursuant to the provisions of the "General Not For Profit Corporation Law" of the State of Missouri, hereby executes the following Articles of Amendment:

1. The name of the corporation is MATURE ADVANTAGE HEALTH ASSOCIATION

2. There are no eligible members, having voting rights with respect to amendments;
(Insert "no" or "some")

(Strike paragraphs (a), (b) or (c) when not applicable)

3. ~~(a) At a meeting of members, of which a quorum was present, held on _____, 19____, same receiving at least two thirds (2/3) of the votes entitled to be cast by the members of the corporation present or represented by proxy at such meeting, the following amendments were adopted.~~

~~(b) By a consent in writing signed by two thirds (2/3) of all the members of the corporation entitled to vote with respect thereto, the following amendments were adopted;~~

~~(c) At a meeting of directors (members having no voting rights with respect to amendments) held on _____, 19____, same receiving the votes of a majority of the directors then in office, the following amendment or amendments were adopted;~~

4. Article number 1 is amended to read as follows:

The name of the corporation is: NATIONAL CONSUMER ALLIANCE ASSOCIATION.

5. (See Exhibit "A" attached hereto and by this reference made a part hereof)

IN WITNESS WHEREOF
 I, ROY D. BLUNT, SECRETARY OF STATE,
 have hereunto set my hand and the seal of the Secretary of State of Missouri at Jefferson City, Missouri, this _____ day of _____, 19____.

IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its President ~~xxxxxx~~ and its Secretary ~~xxxxxx~~, this 7th day of December, 19 90.

CORPORATE SEAL
(If no seal, state "None")
"NONE"

MATURE ADVANTAGE HEALTH ASSOCIATION
(Exact Corporate Title)

By Dale D. Turvey
President ~~xxxxxx~~
By Karen K. Boeker
Secretary ~~xxxxxx~~

State of Missouri
County of St. Louis ss

I, Mary S. Dickison, a Notary Public, do hereby certify that on the 7th day of December, 19 90, Dale D. Turvey personally appeared before me and being first duly sworn by me, acknowledged that he signed as his free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)

Mary S. Dickison
Notary Public

My commission expires _____
MARY S. DICKISON
NOTARY PUBLIC STATE OF MISSOURI
JEFFERSON COUNTY
MY COMMISSION EXP. MAY 12, 1994

EXHIBIT "A"

5. Article number 5 is amended to read as follows:

The purpose or purposes for which the corporation is organized are:

1. To promote the common interests of employees and employers of small businesses.
2. To enhance the quality of life of employees and employers of small businesses by offering or providing consumer discounts, consumer-related information, benefits and services for all association members.
3. To consider and deal by all lawful means with common problems of employees and employers of small businesses, and help them take advantage of the mass purchasing power and other benefit enhancements of other associations.
4. To cooperate with other organizations.
5. To conduct or engage in all lawful activities in furtherance of the foregoing purposes or any purposes incidental thereto.

No. N00028115



STATE OF MISSOURI

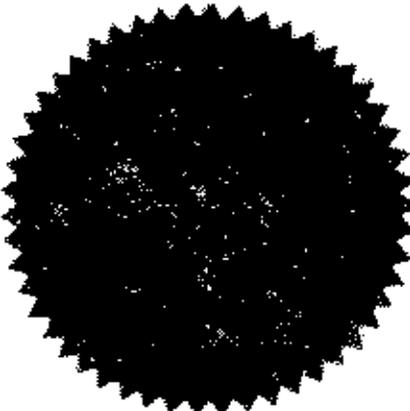
ROY D. BLUNT, Secretary of State
CORPORATION DIVISION

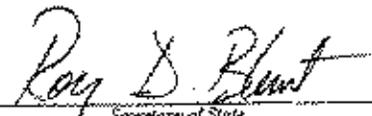
Certificate of Amendment of a General Not For Profit Corporation

WHEREAS, NATIONAL CONSUMER ALLIANCE ASSOCIATION (FORMERLY; MATURE ADVANTAGE HEALTH ASSOCIATION)
a corporation organized under The General Not For Profit Corporation Law of Missouri has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the amendment of Articles of Incorporation under The General Not For Profit Corporation Law of Missouri.

NOW, THEREFORE, I, ROY D. BLUNT, Secretary of State of the State of Missouri, do hereby certify that I have filed said Articles of Amendment as provided by law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this 10th day of December, 19 90.




Secretary of State

Fee \$ 5.00



N00028115

CERTIFICATE OF CORPORATE RECORDS

AMERICAN ADVANTAGE ASSOCIATION

I, ROBIN CARNAHAN, Secretary of the State of the State of Missouri and Keeper of the Great Seal thereof, do hereby certify that the annexed pages contain a full, true and complete copy of the original documents on file and of record in this office for which certification has been requested.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 26th day of July, 2007

Robin Carnahan

Secretary of State



IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its President ~~Office President~~ and its Secretary ~~Assistant Secretary~~ this 22 day of January, 19 91.

CORPORATE SEAL
(If no seal, state "None")

"NONE"

NATIONAL CONSUMER ALLIANCE ASSOCIATION

(Exact Corporate Title)

By Dale D. Turvey
Its President ~~Assistant Secretary~~
Dale D. Turvey
By Karen K. Melendez
Its Secretary ~~Assistant Secretary~~
Karen K. Melendez

State of Missouri
County of St. Louis } ss

I, MARY S. DICKINSON, a Notary Public, do hereby certify that on the 22 day of January, 19 91, Dale D. Turvey personally appeared before me and being first duly sworn by me, acknowledged that he signed as his free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)

Mary S. Dickinson
Notary Public

My commission expires _____
MARY S. DICKINSON
NOTARY PUBLIC STATE OF MISSOURI
JEFFERSON COUNTY
MY COMMISSION EXP. MAY 12, 1994

EXHIBIT "A"

1. To promote the common interests of mature Americans;
2. To consider and deal by all lawful means with common problems of mature Americans, and help them take advantage of the mass purchasing power and other benefit enhancements of other associations;
3. To afford due consideration to and expression of opinion upon questions effecting the mature American and the financial, commercial and industrial interests of the nation;
4. To cooperate with other organizations; and
5. To conduct or engage in all lawful activities in furtherance of the foregoing purposes, or any purposes incidental thereto.

No. 800028113



STATE OF MISSOURI

ROY D. BLUNT, Secretary of State

CORPORATION DIVISION

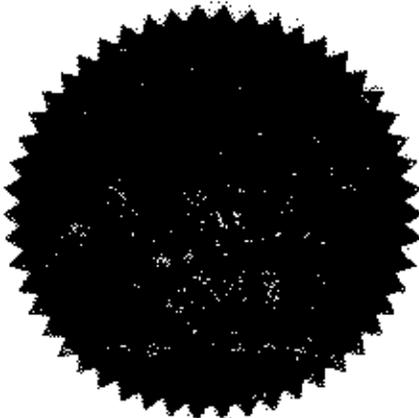
Certificate of Amendment of a General Not For Profit Corporation

WHEREAS, MATURE ADVANTAGE ASSOCIATION (FORMERLY: NATIONAL CONSUMER ALLIANCE ASSOCIATION)

a corporation organized under The General Not For Profit Corporation Law of Missouri has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the amendment of Articles of Incorporation under The General Not For Profit Corporation Law of Missouri.

NOW, THEREFORE, I, ROY D. BLUNT, Secretary of State of the State of Missouri, do hereby certify that I have filed said Articles of Amendment as provided by law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this 11th day of January, 19 91.



Roy D. Blunt
Secretary of State

Fee \$ _____



N00028115

CERTIFICATE OF CORPORATE RECORDS

AMERICAN ADVANTAGE ASSOCIATION

I, **ROBIN CARNAHAN**, Secretary of the State of the State of Missouri and Keeper of the Great Seal thereof, do hereby certify that the annexed pages contain a full, true and complete copy of the original documents on file and of record in this office for which certification has been requested.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 26th day of July, 2007

Robin Carnahan

Secretary of State





State of Missouri . . . Office of Secretary of State
 ROY D. BLUNT, Secretary of State

**Articles of Amendment
 to the
 Articles of Incorporation
 of a
 General Not For Profit Corporation**

RECEIVED
 ISSUED
 NOV 12 1991
 Roy D. Blunt
 Secretary of State

HONORABLE ROY D. BLUNT
 SECRETARY OF STATE
 STATE OF MISSOURI
 P.O. BOX 778
 JEFFERSON CITY, MO 65102

The undersigned corporation, for the purpose of amending its Articles of Incorporation and pursuant to the provisions of the "General Not For Profit Corporation Law" of the State of Missouri, hereby executes the following Articles of Amendment:

1. The name of the corporation is MATURE ADVANTAGE ASSOCIATION

2. There are no eligible members, having voting rights with respect to amendments:
(Insert "no" or "some")

(Strike paragraphs (a), (b) or (c) when not applicable)

3. (a) At a meeting of members, at which a quorum was present, held on _____, 19____, same receiving at least two-thirds (2/3) of the votes entitled to be cast by the members of the corporation present or represented by proxy at such meeting; the following amendments were adopted.

(b) By a consent in writing signed by two-thirds (2/3) of all the members of the corporation entitled to vote with respect thereto; the following amendments were adopted:

(c) At a meeting of directors (members having no voting rights with respect to amendments) held on October 23, 19 91, same receiving the votes of a majority of the directors then in office, the following amendment or amendments were adopted;

4. Article number I is amended to read as follows:

"The name of the corporation is: AMERICAN ADVANTAGE ASSOCIATION."



IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its ~~President~~ Vice President, and its Secretary ~~XXXXXXXXXXXX~~ this 5 day of November, 19 91.

CORPORATE SEAL
(If no seal, state "None")
"NONE"

NATURE ADVANCE ASSOCIATION
(Exact Corporate Title)
By Ron Haney
Ron Haney
By Karen Melendez
Karen Melendez

State of Missouri
County of St. Louis
I, Samuel F. Gordon, III
on the 5 day of November, 19 91

a Notary Public, do hereby certify that Karen Melendez
(Acknowledgment by other officer is sufficient)

personally appeared before me and being first duly sworn by me, acknowledged that _____ he signed as his free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)



Samuel F. Gordon III
Notary Public
SAMUEL F. GORDON III, NOTARY PUBLIC
ST. LOUIS COUNTY, STATE OF MISSOURI
My commission expires MY COMMISSION EXPIRES 4/9/94

No. 400028115



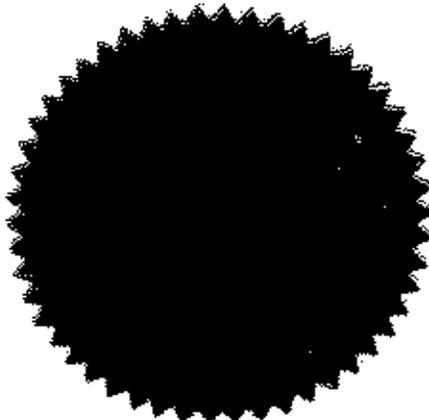
STATE OF MISSOURI

ROY D. BLUNT, Secretary of State
CORPORATION DIVISION

Certificate of Amendment of a General Not For Profit Corporation

WHEREAS, AMERICAN ADVANTAGE ASSOCIATION (FORMERLY: MATURE ADVANTAGE ASSOCIATION)
a corporation organized under The General Not For Profit Corporation Law of Missouri has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the amendment of Articles of Incorporation under The General Not For Profit Corporation Law of Missouri.

NOW, THEREFORE, I, ROY D. BLUNT, Secretary of State of the State of Missouri, do hereby certify that I have filed said Articles of Amendment as provided by law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.



IN TESTIMONY WHEREOF, I hereunto set my hand and affix
the GREAT SEAL of the State of Missouri. Done at the City of
Jefferson, this 12th day of November,
19 91.


Secretary of State

Fee \$ 5.00

Supporting Documentation for the American Advantage Association

1. An affidavit for each association group to which the proposed policy form filing will be marketed or made available, pursuant to 20 CSR 400-2.130

The Affidavit for the American Advantage Association is included with this document.

2. For each affidavit, the number of active (or dues-paying) association members nationwide

17,653

3. For each affidavit, the number of active (or dues-paying) association members in Missouri

558

4. For each affidavit, the number of active members nationwide who are enrolled in at least one of the association's group health insurance product offerings (whether issued by the filing health carrier or another health carrier)

14,669

5. For each affidavit, the number of active members in Missouri who are enrolled in at least one of the association's group health insurance product offerings (whether issued by the filing health carrier or another health carrier) a. Please note, staff in the Life & Healthcare Section will expect the number in this item to be equal to or less than the number provided in response to item #3 above

516

6. For each affidavit, copies of the association membership application, whether separate from the application for insurance coverage or not

The paper enrollment form is attached.

7. For each affidavit, a statement regarding whether or not the association allows individuals to apply for/enroll in association insurance products at the same time that application is made for membership in the association

The association will allow an individual to enroll in an association insurance product at the time the application is made for membership in the association. Such individuals must enroll as a member of the association to be eligible to purchase association insurance products.

8. For each affidavit, an explanation for how association membership dues are billed and collected from association members

Members may pay membership dues via direct debit from their checking account or by credit card.

9. For each affidavit, an explanation for how insurance premiums are billed and collected from association members, including a list of any Missouri licensed third party administrators that may be providing administrative services

The insurance coverage for the American Advantage Association Members is blanket coverage which is provided at no cost to the Members. The premium is paid by the American Advantage Association directly to the carrier Transamerica Life Insurance Company. There are no third party administrators. All administrative services are provided by the carrier.

10. For each affidavit, a list of the full names of all individuals and entities that collect or otherwise process insurance premiums from Missouri members of the association who elect to purchase association insurance products from the filing company a. For each individual and entity listed, provide the Missouri producer license number to sell life and health insurance

Since the coverage is provided at no charge to the Members, there are no individuals or entities that collect or process insurance premiums.

- a. For each individual and entity listed, provide the Missouri producer license number to sell life and

health insurance

There are no individuals or entities that collect or process insurance premiums other than Transamerica Life Insurance Company.

- b. For each individual and entity listed, a statement of whether or not activities are strictly limited to the sale of insurance, or inclusive of sales of association membership

The activities of Transamerica Life Insurance Company are strictly limited to the sale and administration of insurance.

- c. For each individual and entity listed, an explanation of how insurance premiums for Missouri members will be handled

The insurance coverage for the American Advantage Association Members is blanket coverage which is provided at no cost to the Members. The premium is paid by the American Advantage Association directly to the carrier Transamerica Life Insurance Company. There are no third party administrators. All administrative services are provided by the carrier.

11. For each affidavit, the association's Missouri third party administrator license number should be provided if:
- The association collects premium; or
 - The association underwrites; or
 - The policy form calls for claims to be filed with the association; or
 - The association is otherwise adjusting claims.

NA – The association is not acting as a third party administrator.

12. For each affidavit, a copy of any marketing agreements, affiliation agreements and any other agreements between the association named in the affidavit, and any other association

NA – There are no agreements with any other associations.

13. For each affidavit, a copy of all sales, marketing and advertising materials relating to the association and to the insurance product that is being filed for approval, including web sites

The marketing and advertising materials are not yet developed and will be provided upon completion.

14. For each affidavit, the names and NAIC numbers of all other insurance companies whose group insurance products are available to association members

Due to the proprietary nature of this request, the Association has asked for the state to contact them directly to obtain this information. The Association contact information is:

**Eric Hart, President
139 East 10th Street
Wahoo, NE 68066
402-443-3556**

15. For each affidavit, explain whether or not the filing insurance company requires the association to clearly disclose

- a. the amount of insurance premiums separate from any other association membership dues or fees

NA

- b. that a licensed insurance producer is the only person or entity lawfully permitted to enroll anyone in an association that includes insured benefits

NA

BY-LAWS
OF
AMERICAN ADVANTAGE ASSOCIATION

ARTICLE 1
PURPOSES

The purpose or purposes of “American Advantage Association” (Association) shall be:

- To work with Member Companies in identifying enhanced administrative processes, staying current on regulatory issues, and developing customer affinity solutions and product enhancements.
- To promote the enhancement of Member Companies’ products and services;
- To pursue providing Members with access to discounted pricing on consumer products and services;
- To promote the ease of access to products and services, and discounted consumer products and services, for Members;
- To prepare and distribute educational and informational materials and conduct informational and educational activities in support of the general purposes of the Association; and
- To conduct or engage in all lawful activities in furtherance of the forgoing purposes, or any purpose incidental thereto.

ARTICLE II
OFFICES

The Association shall have and continuously maintain in this state a registered office and a registered agent, and the registered office of the Association shall be identical to that of its registered agent. The Association may have other offices within or outside the State of Missouri as the Board of Directors may from time to time determine.

ARTICLE III
MEMBERS

Section 1. Classes of Members. The Association shall have three (3) classes of members. The designation of such classes and qualifications of the members of such classes shall be as follows:

1. Organization Members (Class 1): Organizations, Institutions, Associations, Corporations, Clubs and or other commonly classified groups of people (Groups) with which this Association has entered into an agreement to provide the Group and their members with access to the benefits of membership and who pay the dues and other fees established from time to time by the Board of Directors for the benefits, programs, privileges and activities specified in such agreement.

2. Reciprocal Members (Class 2): Those individuals who are members of this Association by virtue of their membership with an Organization Member with which this Association has entered into an agreement to provide access to the benefits of membership and who pay the dues and other fees established from time to time by the Board of Directors for the benefits, programs, privileges and activities specified in such agreement.
3. Individual Members (Class 3): Those individuals who elect to enroll as a Member to obtain access to the benefits of membership and who pay the dues and other fees established from time to time by the Board of Directors for the benefits, services and privileges of membership.

Section 2. Voting Rights. Each member of Classes 1, 2, and 3 shall be entitled to one vote on each matter submitted to a vote of the members by the Board of Directors. Voting may be in person or by proxy; provided that no proxy may be used for voting purposes unless the original of the proxy is filed with the Secretary of the Association at least seven (7) days before the meeting at which it is to be used.

Section 3. Termination of Membership. Any member who shall be in default in the payment of dues for the period fixed in Article XI of the By-Laws is automatically ineligible for membership and loses all privileges and rights of the Association, subject to the discretion of the Board of Directors to extend such time period for the payment of dues.

Section 4. Resignation. Any member may resign by filing a written resignation with the Secretary, but such resignation shall not entitle such member to any refund of dues and the member shall immediately lose all privileges and rights of the Association.

Section 5. Reinstatement. Upon written reapplication a former member may be reinstated to membership in the Association.

Section 6. Transfer of Membership. Membership in the Association is not transferable or assignable.

ARTICLE IV MEETINGS OF MEMBERS

Section 1. Annual Meeting. An annual meeting of the members of the Association shall be held for the purpose of electing Directors and the transaction of any other business that may come before the meeting. The date of the annual meeting shall be at 10:00 a.m. (EST) on the last Thursday of January, or as otherwise determined by the Board of Directors.

Section 2. Special Meeting. Special meetings of the members, for any purpose or purposes, unless otherwise proscribed by law, may be called by the President and shall be called by the Secretary at the discretion of a majority of the Board of Directors, or at the

request in writing of members representing at least one hundred (100) votes entitled to be cast at such meeting.

Section 3. Place of Meeting. The Board of Directors may designate any place, within or outside the State of Missouri as the place of meeting for any annual meeting. The President or the Board of Directors may designate any place within or outside the State of Missouri as the place of any special meeting. If no designation is made, the place of meeting for the annual meeting shall be the registered office of the Association, 404 Harvey Street, Winston Salem, NC 27103.

Section 4. Notice of Meetings. Written or printed notice stating the place, day and hour of any regular or special meeting of the Association members shall be delivered, either personally, by mail, by e-mail, or by placement of a notice on the first page of the Association's website, to each member, not less than ten (10) or more than forty (40) days before the date of such meeting, by or at the discretion of the President, or Secretary or the Board of Directors or person calling the meeting. In the case of special meetings, the purpose for which the meeting is called shall be stated in the notice. If mailed, the notice of meeting shall be deemed delivered when deposited in the United States mail, addressed to the member at his or her address as it appears in the records of the Association, with postage thereon paid. Notice of meetings may be included in any publication that is distributed to the member.

Section 5. Quorum. There shall be no minimum number of members necessary to be present at any regular meeting or special meeting, in order to constitute a quorum. Those members present shall therefore constitute a quorum.

Section 6. Manner of Acting. The act of a majority of the members present at any regular or special meeting shall constitute an act of the members.

Section 7. Informal Action by Members. Upon approval by the directors, any action required to be taken at a meeting of the members of the Association or any other action which may be taken at a meeting, may be taken without a meeting if consents in writing, setting forth the action so taken, shall be signed by 80 percent of the members with respect to the subject matter thereof.

Section 8. Parliamentary Procedures. Parliamentary Procedures for all meetings of members, directors, and committees shall be conducted in accordance with the latest revised edition of Robert's Rules of Order, unless otherwise inconsistent with these ByLaws.

Section 9. Voting. At all meetings of the members, each member of record shall be entitled to one (1) vote. A vote may be cast orally, in writing in person, or by proxy. A "member of record" is a person which is a member in good standing of the Association as of the close of business on a date, selected by the Board of Directors, not less than forty (40) days nor more than fifty (50) days before the date of the meeting (the "record date"). When a quorum is present at any meeting, the vote of the majority of members present

shall decide any questions brought before such meeting, unless the questions are ones upon which, by express provision of law or of the Association's Articles of Incorporation, a different vote is required, in which case such express provision shall govern and control the decision of such question.

Section 10. Matters Reserved to Membership Vote. The following matters shall be authorized only upon a vote thereon by the members at a meeting called to consider such matter:

1. An amendment to the Association's Articles of Incorporation;
2. The election of the Board of Directors; and
3. Any other matter that the Board of Directors, in their sole discretion, by resolution shall commit to a vote of the members.

ARTICLE V BOARD OF DIRECTORS

Section 1. General Powers. The affairs of the Association shall be managed by its Board of Directors.

Section 2. Number, Tenure and Qualifications. The number of directors shall be no fewer than three (3) and no more than twenty-five (25) and may be changed from time to time by resolution of the Board of Directors. The Board of Directors shall appoint a committee to nominate successor directors. The directors shall be elected at an annual meeting of the members, except as provided in section 8 of this Article, and each director elected shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. Directors shall be residents of the United States of American and be members of the Association.

Section 3. Regular Meetings. A regular meeting of the Board of Directors shall be held each year, immediately after the annual meeting of the members of the Association, for the purpose of electing officers and for the transaction of such other business as may come before the meeting. The regular annual meeting of directors shall be held without other notice than these By-Laws. The Board of Directors may provide by resolution the time and place, within or outside the State of Missouri for the holding of additional regular meetings of the Board of Directors.

Section 4. Special Meetings. Special meetings of the Board of Directors may be called by or at the request of the President or any two (2) directors. All special meetings shall be held at the registered office of the Association unless otherwise agreed upon by the majority of the Board of Directors in attendance at the meeting.

Section 5. Notice. Notice of any special meeting of the Board of Directors and the business to be transacted, shall be given at least five (5) days prior thereto by written notice delivered personally, by mail or through the internet to each director at his address shown in the records of the Association. If notice be given by mail, such notice shall be

deemed to be delivered when deposited in the United States mail, addressed to the director. Any director may waive notice of the transaction of any business because the meeting is not lawfully called or convened. The purpose of any special meeting of the Board of Directors shall be specified in the notice of such meeting.

Section 6. Quorum. A majority of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors, provided that if less than a majority of the directors are present at said meeting, a majority of the directors present may adjourn the meeting from time to time without further notice.

Section 7. Manner of Acting. The act of a majority of the directors present at a meeting at which a quorum is present shall be the act of the Board of Directors, except where otherwise provided by law of these By-Laws.

Section 8. Vacancies. Vacancies created by the death, resignation, or removal of a director may be filled by a majority vote of the directors then in office though less than a quorum, and each director so chosen shall hold office until his successor is elected and qualified or until his death, resignation, or removal. A director may be removed at any time, with or without cause, by a vote of a majority of the remaining directors. If there are not directors in office, then an election of directors may be held in the manner provided by law. Newly created directorships shall be filled by election at an annual meeting or special meeting called for that purpose.

Section 9. Compensation. Directors as such shall not receive any stated salaries for their services, but by resolution by the Board of Directors, a fixed sum and expenses of attendance, if any, may be allowed for attendance at each meeting of the Board of Directors. Nothing herein contained shall be construed to preclude any director from serving the Association in any other capacity and receiving compensation therefor upon approval by the Board.

Section 10. Telephonic, Participation in Meeting. The members of the Board of Directors, or any committee designated by the Board of Directors, may participate in a meeting of the Board of Directors or a committee by means of conference telephone or similar communication equipment whereby all persons participating in the meeting can hear each other, and participation in a meeting in this manner shall constitute presence in person at the meeting.

Section 11. Action by Written Consent. Any action which is required to be or may be taken at a meeting of the directors, or of any committee of the directors, may be taken without a meeting if consents in writing, setting forth the actions so taken, are signed by all of the members of the Board of Directors or of the committee as the case may be. The consents shall have the same force and effect as a unanimous vote at a meeting duly held. The Secretary shall file the consents with the minutes of the meetings of the Board of Directors or of the committee as the case may be.

ARTICLE VI
OFFICERS

Section 1. Officers. The officers of the Association shall be a President, one or more Vice Presidents (the number thereof to be determined by the Board of Directors), a Treasurer, a Secretary or combination thereof, and such other officers as may be elected in accordance with the provisions of this article. The Board of Directors may elect or appoint other officers, including one or more Assistant Secretaries and one or more Assistant Treasurers, as it shall deem desirable, such officers to have the authority and perform the duties prescribed, from time to time, by the Board of Directors. Any two or more offices may be held by the same person, except the offices of President and Secretary.

Section 2. Election and Term of Office. The Officers of the Association shall be elected annually by the Board of Directors at the regular annual meeting of the Board of Directors. If the election of Officers shall not be held at such meeting, such election shall be held as soon thereafter as convenient. Vacancies may be filled or new offices created and filled at any meeting of the Board of Directors. Each Officer shall hold office until his successor shall have been duly elected and shall have qualified.

Section 3. Removal. Any Officer or Agent elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgement the best interests of the Association would be served thereby.

Section 4. Vacancies. A vacancy in any office because of death, resignation or removal, disqualification or otherwise, may be filled by the Board of Directors for the unexpired portion of the term.

Section 5. President. The President of the Association shall be the principal executive officer of the Association. He shall supervise and conduct the affairs of the Association in such manner as will best accomplish the purposes set forth in the Articles of Incorporation of the Association. He shall preside at all meetings of the Association members and the Board of Directors. He shall countersign all checks together with the Treasurer.

Section 6. Vice President. In the absence of the President, or in the event of his inability or refusal to act, the Vice President shall perform the duties of the President, and when so acting, shall have all the powers of and be subject to all the restrictions upon the President. The Vice President shall perform such other duties as from time to time may be assigned to him by the President or the Board of Directors.

Section 7. Treasurer. The Treasurer or Assistant treasurer shall have charge and custody of and be responsible for all funds and securities of the Association; receive and give receipts for monies received by the Association from any source whatsoever, and deposit all such monies in the name of the Association in such banks, trust companies or

other depositories as shall be selected in accordance with the provisions of Article VIII of these By-Laws.

Section 8. Secretary. The Secretary or Assistant Secretary of the Association shall keep the minutes of the members and the Board of Directors in one or more books provided for that purpose; see that all notices are duly given in accordance with the provisions of these By-Laws or as required by law; be custodian of all the corporate records of the Association; see that the seal of the Association, if any, is affixed to all documents, the execution of which on behalf of the Association under its seal, if any, is duly authorized in accordance with the provisions of these By-Laws; keep a register of the post office address of each member which shall be furnished to the Secretary or Assistant Secretary by such member; and in general perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to the Secretary or Assistant Secretary by the President or by the Board of Directors.

ARTICLE VII COMMITTEES

Section 1. Committee of Directors. The Board of Directors, by resolution adopted by a majority of the directors in office, may designate one or more committees, each of which shall consist of two (2) or more directors, which committees, to the extent provided in said resolution, shall have and exercise the authority of the Board of Directors in the management of the Association; but the designation of such committees and the delegation thereto of authority shall not operate to relieve the Board of Directors, or any individual director, of any responsibility imposed upon it or him by law. The President shall be an ex-officio member of all committee of directors.

Section 2. Other Committees. Other committees not having and exercising the authority of the Board of Directors in the management of the Association may be designated by a resolution adopted by a majority of the directors present at a meeting at which a quorum is present. Except as otherwise provided in such resolution, members of each committee shall be members of the Association, and the President of the Association shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member, whenever in their judgement the best interests of the Association will be served by such removal. One member of each committee shall be a director.

Section 3. Vacancies. Vacancies in the membership of any committee may be filled by appointments made in the same manner as provided in the case of original appointments.

Section 4. Quorum. Unless provided in the resolution of the Board of Directors designating a committee, a majority of the whole committee shall constitute a quorum and the act of the majority of the members present at a meeting at which a quorum is present shall be the act of the committee.

Section 5. Rules. Each committee may adopt rules for its own governance not inconsistent with these By-Laws or with rules adopted by the Board of Directors.

ARTICLE VIII
CONTRACTS, CHECKS, DEPOSITS AND FUNDS

Section 1. Contracts. The Board of Directors may authorize the officers or agents of the Association to enter into contracts or to execute and deliver documents in the name of and on behalf of the Association. Such authority shall be confined to specific instances. Such contracts may be for any purpose deemed by the Board of Directors to be appropriate, including the contracting with a third party for any or all administrative and other services and functions for the Association to achieve its purpose.

Section 2. Checks, Drafts, Etc. All checks, drafts or other orders for payment of money, notes or other evidences of indebtedness issued in the name of the Association shall be signed by such officers, agent or agents of the Association and in such manner as shall from time to time be determined by the resolution of the Board of Directors. In the absence of such determination by the Board of Directors, such instruments shall be signed by the Treasurer or an Assistant Treasurer and countersigned the President or the Vice President of the Association.

Section 3. Deposits. All funds coming into possession of the Association shall be deposited from time to time to the credit of the Association in such banks, trust companies, or other depositories as the Board of Directors may select.

Section 4. Gifts. The Board of Directors may accept on behalf of the Association any contributions, gifts, bequests or devises for general purposes or for any special purpose of the Association.

Section 5. Loans. The Association may, upon authorization of the Board of Directors, from time to time accept or negotiate loans of financial assistance to be repaid at such time as the Association is reasonably able to repay.

ARTICLE IX
CERTIFICATE OF MEMBERSHIP

Section 1. Certificates of Membership. The Board of Directors may provide for the issuance of certificates evidencing membership in the Association, which shall be in such form as may be determined by the Board. Such certificates shall be signed by the President or Vice President and shall be sealed with the seal of the Association, if any. The name and address of each member and the date of issuance of the certificate shall be entered in the records of the Association. If any certificate shall become lost, mutilated or destroyed, a new certificate may be issued therefor upon such terms and conditions as the Board of Directors may determine.

Section 2. Issuance of Certificates. When a member has applied for and is eligible for membership and has paid any initiation fee and dues that may then be required, a certificate of membership shall be issued and delivered to him by the Secretary, if the Board of Directors shall have provided for the issuance of the certificates of membership under the provisions of Section 1 of this article.

ARTICLE X
BOOKS AND RECORDS

The Association shall keep correct and complete books and records of accounts and shall also keep minutes of the proceedings of its members, Board of Directors and committees having any of the authority of the Board of Directors, and shall keep at the registered or principal office a record giving the names and addresses of the members entitled to vote. All books and records of the Association may be inspected by any member, or his agent or attorney for any purpose at any reasonable time.

ARTICLE XI
DUES AND INITIATION FEE

Section 1. Annual Dues. The Board of Directors may determine from time to time the amount of annual dues payable to the Association by members of each class.

Section 2. Payment of Dues. Dues shall be payable in advance.

Section 3. Default and Termination of Membership. When any member of any class shall be in default in the payment of dues for a period of one month from the beginning of the period from which such dues becomes payable, such member shall be automatically dropped from membership unless the Board of Directors, in its discretion, extends the time for payment of dues.

Section 4. Initiation Fee. Each member may be required to pay, in addition to applicable dues, the amount of any initiation fee designated by the Board of Directors as a prerequisite to membership. The Board of Directors may provide that the initiation fee is waived for members who are part of a group where the sponsor pays stated initiation fee on behalf of all group members.

ARTICLE XII
FISCAL YEAR

The fiscal year of the Association shall begin the first day of January and end of the last day of December in each year.

ARTICLE XIII
SEAL

The Board of Directors may provide a corporate seal, which shall be in the form of a circle and shall have inscribed thereon the name of the corporation and the words “Corporate Seal”.

ARTICLE XIV
WAVIER OF NOTICE

Whenever any notice is required to be given under the provisions of the General-Not-For-Profit Corporation Law of Missouri, under the provisions of the Articles of Incorporation, or the By-Laws of the Association, a waiver thereof in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE XV
AMENDMENT OF BY-LAWS

These By-Laws may be altered, amended or repealed and new By-Laws be adopted by a two-thirds (2/3) majority of the directors present at any regular meeting or special meeting, provided that at least seven (7) days written notice is given of intention to alter, amend or repeal or to adopt a new by-Laws at such meeting.

ARTICLE XVI
INDEMNIFICATION

The Association shall provide for indemnification by the Association of any and all of its directors and officers or former directors or officers against expenses actually and necessarily incurred by them in connection with the defense of any action, suit, or proceeding, in which they or any of them are made parties, or a party, by reason of having been directors or officers of the Association, except in relation to matters as to which such director or officer or former director or officer shall be adjudged in such action, suit or proceeding to be liable for gross negligence or misconduct in the performance of duty, and to such matters as shall be settled by agreement predicated on the existence of such liability for gross negligence or misconduct.

ARTICLE XVII
DISSOLUTION

The Association shall use its funds only to accomplish the objectives and purposes specified in these By-Laws, and no part of said funds shall inure, or be distributed, to the members of the Association. On dissolution of the Association any funds remaining shall be distributed to one or more regularly organized and qualified

charitable, educational, scientific, or philanthropic organizations to be selected by the Board of Directors.

January 31, 2008

TRANSAMERICA LIFE INSURANCE COMPANY
Home Office: Cedar Rapids, Iowa

COMPLIANCE CERTIFICATION - ARKANSAS

ACA 23-86-106(2)(A)

Form TLHAP1300GC

We hereby certify that the captioned Association Group plan complies with the requirements set forth in 23-86-106(2)(A) and as such, has:

- (i) Articles of incorporation and bylaws;
- (ii) At least one hundred (100) members; and
- (iii) Been organized and maintained in good faith in active existence for at least two (2) years for purposes other than that of obtaining insurance or insuring members, employees, or employees of members of the association for the benefit of persons other than the association or its officers or trustees.

Cheryl Bock

Cheryl Bock, Asst. Vice President

10-04-2011

Date