

SERFF Tracking Number: AULD-126919482 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 49808  
Company Tracking Number: LTD QUICK HITS  
TOI: H11G Group Health - Disability Income Sub-TOI: H11G.003 Long Term  
Product Name: LTD Quick Hits  
Project Name/Number: /

## Filing at a Glance

Company: American United Life Insurance Company

Product Name: LTD Quick Hits SERFF Tr Num: AULD-126919482 State: Arkansas  
TOI: H11G Group Health - Disability Income SERFF Status: Closed-Approved State Tr Num: 49808  
Sub-TOI: H11G.003 Long Term Co Tr Num: LTD QUICK HITS State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Donna Lambert  
Authors: Angie Neville, Cathy Disposition Date: 10/04/2011  
Strong  
Date Submitted: 09/15/2011 Disposition Status: Approved  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Authorized  
Project Number: Date Approved in Domicile: 11/19/2010  
Requested Filing Mode: Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Group  
Submission Type: New Submission Group Market Size: Small and Large  
Group Market Type: Employer Overall Rate Impact:  
Filing Status Changed: 10/04/2011  
State Status Changed: 10/04/2011 Deemer Date:  
Created By: Angie Neville Submitted By: Angie Neville  
Corresponding Filing Tracking Number:  
Filing Description:  
September 15, 2011

Jay Bradford, Commissioner  
Department of Insurance  
State of Arkansas  
1200 West Third Street  
Little Rock, AR 72201-1904

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Re: American United Life Insurance Company - NAIC #60895  
Group Long Term Disability Income Insurance  
New pages for Certificates - GC 3100A(T)(04) and GC 3100BNN(T)(04)  
(Form List Enclosed)

Dear Commissioner Bradford:

Attached for approval are new pages in final printed form to be used with the above referenced LTD contract, originally approved for use in Arkansas on 12/28/1990, with the last major enhancement filing approved 02/09/2006. The enclosed forms were approved in our domiciliary state, Indiana, on 11/19/2010.

The LTD contract provides long term disability income protection to employees should they become disabled due to sickness or injury. The policy is issued to Fifth Third Bank, Indiana, in Indianapolis, Indiana, as the Group Trustee and Policyholder of our Long Term Disability Income product.

This contract will be sold to eligible groups through licensed agents and brokers. The product does not contain any new or unusual items from normal company or industry standards. The enhanced forms will be available for use and marketed following approval.

The enhanced forms include language that:

- adds three additional earnings definitions;
- adds additional variable offsets of vacation pay, paid time off pay and sick leave pay; and
- clarifies as to when salary changes must be submitted and when the resulting changes in coverage will become effective.

All changes made to the forms have been underlined for ease in identification and review.

Variable language is bracketed and generally indicates optional benefits or provisions. You will note that I have provided you with the variable options within the bracketed areas of the contract, where appropriate. Upon issue, only one variable field will actually print in the certificate. Please note specifically that there are six pages numbered GC 3100.3D. These pages contain the earnings definitions. Each definition is bracketed and, upon issue, only the applicable definition elected by the specific group will actually print in the certificate. If bracketed language is changed, it will never be less favorable than your state laws allow.

We reserve the right to change the color, font, sequential order and layout of the attached forms.

Please acknowledge the approval of these forms via SERFF.

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If you have any further questions, please feel free to call me at 1-877-285-7660, ext. 1943 or e-mail me at productcompliance.corporatecompliance@oneamerica.com. Thank you for your assistance with this filing.

Sincerely,

Catherine S. Strong  
Sr. Contract Analyst  
Corporate Contracts and Compliance

## Company and Contact

### Filing Contact Information

Cathy Strong, Sr. Contract Analyst Cathy.Strong@OneAmerica.com  
One American Square 317-285-1943 [Phone]  
Indianapolis, IN 46206 317-285-5510 [FAX]

### Filing Company Information

American United Life Insurance Company CoCode: 60895 State of Domicile: Indiana  
One American Square Group Code: 619 Company Type:  
P.O. Box 7127 Group Name: State ID Number:  
Indianapolis, IN 46206 FEIN Number: 35-0145825  
(877) 285-7660 ext. [Phone]

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$250.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American United Life Insurance Company	\$250.00	09/15/2011	51653018

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	10/04/2011	10/04/2011
Approved	Donna Lambert	10/04/2011	10/04/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Response letter	Angie Neville	10/03/2011	10/03/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Eligible Groups	Note To Filer	Donna Lambert	09/29/2011	09/29/2011

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## Disposition

Disposition Date: 10/04/2011

Implementation Date:

Status: Approved

Comment: Please ignore the earlier approval. I failed to update the item status. It has been corrected.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application	Accepted for Informational Purposes	No
Supporting Document	forms list		No
Supporting Document	Statement of Variables	Accepted for Informational Purposes	No
Supporting Document	Response letter	Accepted for Informational Purposes	No
Form	insert page	Approved	No
Form	insert page	Approved	No
Form	insert page	Approved	No
Form	insert page	Approved	No
Form	insert page	Approved	No

*SERFF Tracking Number:*     *AULD-126919482*                     *State:*                     *Arkansas*  
*Filing Company:*             *American United Life Insurance Company*     *State Tracking Number:*     *49808*  
*Company Tracking Number:*     *LTD QUICK HITS*  
*TOI:*                     *H11G Group Health - Disability Income*     *Sub-TOI:*                     *H11G.003 Long Term*  
*Product Name:*             *LTD Quick Hits*  
*Project Name/Number:*     /

## **Disposition**

Disposition Date: 10/04/2011

Implementation Date: 11/04/2011

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application	Accepted for Informational Purposes	No
Supporting Document	forms list		No
Supporting Document	Statement of Variables	Accepted for Informational Purposes	No
Supporting Document	Response letter	Accepted for Informational Purposes	No
Form	insert page	Approved	No
Form	insert page	Approved	No
Form	insert page	Approved	No
Form	insert page	Approved	No
Form	insert page	Approved	No

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**Amendment Letter**

Submitted Date: 10/03/2011

**Comments:**

Response letter is attached.

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Response letter**

Comment:

Response Letter.pdf

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**Note To Filer**

**Created By:**

Donna Lambert on 09/29/2011 10:44 AM

**Last Edited By:**

Donna Lambert

**Submitted On:**

09/29/2011 10:44 AM

**Subject:**

Eligible Groups

**Comments:**

ACA 23-86-106 defines eligible groups. No product can be marketed to an association, including a labor union, unless the requirements of 23-86-106(2) are met. Each must be filed with and approved by the Department.

Please give us your assurance that no product will be marketed to any association or labor union unless first filed with and approved by the Department.

I can then approved this filing.

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## Form Schedule

### Lead Form Number: GC 3100

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved 10/04/2011	GC 3100.3D	Certificate	insert page Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: GC 3100.3C Previous Filing #: SERT-6LSMNA477	Standard LTD Pgs 10-21-10 _Cert only_ 6.pdf Standard LTD Pgs 10-21-10 _Cert only_ 1.pdf Standard LTD Pgs 10-21-10 _Cert only_ 2.pdf Standard LTD Pgs 10-21-10 _Cert only_ 3.pdf Standard LTD Pgs 10-21-10 _Cert only_ 4.pdf Standard LTD Pgs 10-21-10 _Cert only_ 5.pdf	
Approved 10/04/2011	GC 3100.4C/1	Certificate	insert page Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: GC 3100.4B/1 Previous Filing #: SERT-6LSMNA477	Standard LTD Pgs 10-21-10 _Cert only_ 7.pdf	
Approved	GC	Certificate	insert page	Revised	Replaced Form #:	Standard LTD	

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10/04/2011 3100.6E	Amendmen t, Insert Page, Endorseme nt or Rider		GC 3100.6D Previous Filing #: SERT-6LSMNA477	Pgs 10-21-10 _Cert only_ 8.pdf
Approved GC 10/04/2011 3100.6/1B	Certificate insert page Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: GC 3100.6/1A Previous Filing #: SERT-6LSMNA477	Standard LTD Pgs 10-21-10 _Cert only_ 9.pdf
Approved GC 10/04/2011 3100.11C	Certificate insert page Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: GC 3100.11B Previous Filing #: SERT-6LSMNA477	Standard LTD Pgs 10-21-10 _Cert only_ 10.pdf

## **SECTION 2 - DEFINITIONS**

**CHILD(REN)** means a minor related by blood, marriage or court order that can be claimed as a dependent for federal income tax purposes, such as:

- 1) natural born child(ren) of the Person;
- 2) legally adopted child(ren) of the Person;
- 3) stepchild(ren) who lives with the Person; and
- 4) child(ren) for whom the Person has legal guardianship.

**CONSUMER PRICE INDEX (CPI)** means the statistical measure of the average change in prices figured by the United States Dept. of Labor, Bureau of Labor Statistics. The percent change in the Consumer Price Index for all Urban Consumers (CPI-U), U.S. City Average for All Items, for the prior calendar year will be used in calculations. If the CPI is discontinued or if its method of computation is significantly changed, AUL may use another comparable index.

**COSMETIC SURGERY** means surgery that is performed to change the texture, shape, or structure of any part of the human body for the purpose of creating a different visual appearance.

**CONTRIBUTORY INSURANCE** means insurance for which the Person pays part or the entire premium.

## SECTION 2 – DEFINITIONS

[ACTIVE WORK and ACTIVELY AT WORK means the use of time and energy in the services of the Participating Unit at the regular place of employment, or an alternative worksite as approved by the Participating Unit and AUL, by a Person who is physically and mentally capable of performing each of the Material and Substantial Duties of his Regular Occupation on a regular full-time basis. If the alternative worksite is located outside of the United States or Canada, the Person will be considered to be Actively At Work unless the Person is outside of the United States or Canada for more than 6 months in any 12-month period.

This includes time off for vacation, jury duty, and funeral leave, where the Person could have been Actively At Work on that day.

[BASIC MONTHLY EARNINGS means the Person's gross monthly income in U.S. dollars before taxes, received from the Participating Unit, not to exceed a maximum workweek of [forty (40) hours]. Gross monthly income includes pre-tax contributions to an employer-sponsored defined contribution plan and a cafeteria plan, if any. These earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved in writing by AUL, before the date of Disability. Earnings do not include income received from commissions, bonuses, or expense accounts.

If the Person is paid his annual gross income in less than [12 months], the Basic Monthly Earnings shall equal 1/12th of the annual gross income.]

[BASIC MONTHLY EARNINGS means the Person's gross monthly income in U.S. dollars before taxes, received from the Participating Unit, not to exceed a maximum workweek of [forty (40) hours]. Gross monthly income includes pre-tax contributions to an employer-sponsored defined contribution plan and a cafeteria plan, if any. These earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing, before the date of Disability. Earnings include income received from commissions, but not bonuses or expense accounts.

Commissions will be averaged for [12][24][36] months as last reported to AUL in writing by the Participating Unit and approved by AUL in writing before the date of Disability. If the Person is actually employed less than the number of months elected, the commissions will be averaged for the total number of months he was employed by the Participating Unit. Any commission payments that continue after Disability begins will not be considered part of the Basic Monthly Earnings. Commissions do not include arbitrary commissions not directly related to the Person's production.

If the Person is paid his annual gross income in less than 12 months, the Basic Monthly Earnings shall equal 1/12th of the annual gross income.]

## **SECTION 2 - DEFINITIONS**

[BASIC MONTHLY EARNINGS means the Person's gross monthly income in U.S. dollars before taxes, received from the Participating Unit, not to exceed a maximum workweek of [forty (40) hours]. Gross monthly income includes pre-tax contributions to an employer sponsored defined contribution plan and a cafeteria plan, if any. These earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved in writing by AUL, before the date of Disability. Earnings include income received from bonuses, but not commissions or expense accounts.

Bonuses will be averaged, as elected by the Participating Unit for [12][24][36] months as last reported to AUL in writing by the Participating Unit and approved in writing by AUL before the date of Disability. If the Person is actually employed less than the number of months elected, the bonuses will be averaged for the total number of months he was employed by the Participating Unit. Any bonus payments that continue after Disability begins will not be considered part of the Basic Monthly Earnings.

If the Person is paid his annual gross income in less than [12 months], the Basic Monthly Earnings shall equal 1/12th of the annual gross income.]

[BASIC MONTHLY EARNINGS means the Person's gross monthly income in U.S. dollars before taxes, received from the Participating Unit, not to exceed a maximum workweek of [forty (40) hours.] Gross monthly income include pre-tax contributions to an employer-sponsored defined contribution plan and a cafeteria plan, if any. These earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved in writing by AUL, before the date of Disability. Earnings include income received from commissions and bonuses, but not expense accounts.

Commissions and bonuses will be averaged for the [12][24][36] months as last reported to AUL in writing by the Participating Unit and approved in writing by AUL, before the date of Disability. If the Person is actually employed less than the number of months elected, the commissions and bonuses will be averaged for the total number of months he was employed by the Participating Unit. Any commission or bonus payments that continue after Disability begins will not be considered part of the Basic Monthly Earnings. Commissions do not include arbitrary commissions not directly related to the Person's production.

If the Person is paid his annual gross income in less than 12 months, the Basic Monthly Earnings shall equal 1/12th of the annual gross income.]

## SECTION 2 - DEFINITIONS

[BASIC MONTHLY EARNINGS means the Person's gross monthly income in U.S. dollars, before taxes, received from the Participating Unit. Gross monthly income is based on the monthly average of the Person's gross income on his last reported Federal IRS W-2 Form shown as wages, tips, and other compensation. These earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved in writing by AUL, before the date of Disability. Earnings include pre-tax contributions to an employer sponsored defined contribution plan and a cafeteria plan, if any.

If the Person has not worked long enough to receive a Federal IRS W-2 Form from the Participating Unit, gross monthly income will be the monthly average of the last amount of earnings reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved in writing by AUL.]

[BASIC MONTHLY EARNINGS means the Person's gross monthly income in U.S. dollars, before taxes, received from the Participating Unit. Gross monthly income is based on the monthly average of the Person's gross income on his last reported Federal IRS W-2 Form shown as wages, tips, and other compensation. These earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved in writing by AUL, before the date of Disability. Earnings do not include pre-tax contributions to an employer-sponsored defined contribution plan or a cafeteria plan.

If the Person has not worked long enough to receive a Federal IRS W-2 Form from the Participating Unit, gross monthly income will be the monthly average of the last amount of gross income reported to AUL in writing by the Participating Unit, for which premium was paid and the coverage amount was approved in writing by AUL.]

[BASIC MONTHLY EARNINGS means the Person's gross monthly income in U.S. dollars before taxes, received from the Participating Unit, not to exceed a maximum workweek of [forty (40) hours] including Partnership earnings. These earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved in writing by AUL, before the date of Disability. Earnings do not include income received from commissions, bonuses, or expense accounts.

Partnership earnings will be the monthly average of the amount shown as "net earnings (loss) from self-employment" from Schedule K-1 of the partnership's federal income tax return for the LESSER of:

- 1) the most recent [three (3) years]; or
- 2) the total number of months the Person was a partner, if the Person was not a partner for the entire [three (3) years].

The reported earnings should be adjusted annually upon completion of the tax form, a copy of which should be submitted to AUL. AUL will use the earnings amount last reported and approved by AUL in writing before the Person's date of Disability.]

## SECTION 2 - DEFINITIONS

[BASIC MONTHLY EARNINGS means the Person's annual net profit in U.S. dollars averaged for the LESSER of:

- 1) the most recent [three (3) years]; or
- 2) the period that the Person has been a sole proprietor.

Earnings are based upon the number taken from Schedule C of Federal IRS Form 1040 for the monthly average of the [three (3)] business years immediately prior to reporting. The reported earnings should be adjusted annually following completion of the appropriate tax form, a copy of which should be submitted to AUL. AUL will use the net profit amount last reported in writing, for which premiums were paid and the coverage amount was approved by AUL in writing, before the Person's date of Disability.]

[BASIC MONTHLY EARNINGS means the Person's gross monthly income in U.S. dollars, before taxes, received from the Participating Unit not to exceed a maximum workweek of [forty (40) hours] including shareholder earnings. Gross monthly income is based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing, before the date of Disability. Earnings do not include income received from commissions, bonuses, or expense accounts.

Shareholder earnings are earnings reported as ordinary income (loss) for trade or business activities on the Sub S Corporation's Federal IRS Tax Form Schedule K-1 1120S, or similar form acceptable to AUL, averaged for the LESSER of:

- 1) the most recent [three (3) years]; or
- 2) the period that the Person has been a shareholder.

The reported earnings should be adjusted annually upon completion of the appropriate tax form and a copy should be submitted to AUL. AUL will use the earnings amount last reported in writing, for which premiums were paid, and the coverage amount was approved by AUL in writing before the Person's date of Disability.]

[BASIC MONTHLY EARNINGS means 1/12 of the Person's annual gross income in U.S. dollars, before taxes, received from the Participating Unit. This includes pre-taxed contributions to an employer sponsored defined contribution plan and cafeteria plans, if any. Gross annual income is based on the amount as last reported in writing to AUL by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing before the date of Disability. Earnings do not include income received from expense accounts.

If the Person is paid his annual gross income in less than [12 months], the Basic Monthly Earnings shall equal 1/12th of the annual gross income.]

[BASIC MONTHLY EARNINGS means the Person's gross monthly income in U.S. dollars, before taxes, received from the Participating Unit. Gross monthly income is based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing, before the date of Disability. If Integration with Other Income Benefits is not elected in the Subscription Agreement, then earnings include only compensation lost due to Disability.]

The earnings will be the monthly average of the earnings reported as Nonemployee compensation on Form 1099-MISC, or similar form acceptable to AUL, averaged for the LESSER of:

- 1) the most recent [two (2) years] [three (3) years]; or
- 2) the period that the Person has received Nonemployee compensation from the Participating Unit.

The reported earnings should be adjusted annually upon completion of the appropriate tax form and a copy should be submitted to AUL. AUL will use the earnings amount last reported in writing, for which premiums were paid, and the coverage amount was approved by AUL in writing before the Person's date of Disability.]

## **SECTION 2 - DEFINITIONS**

[BASIC MONTHLY EARNINGS means the Person's gross monthly income in U.S. dollars before taxes, received from the Participating Unit. Gross monthly income is based on:

- 1) the monthly average of the Person's gross income on his last reported Federal IRS W-2 Form shown as wages, tips, and other compensation. Earnings include pre-tax contributions to an employer-sponsored defined contribution plan and a cafeteria plan, if any. If the Person has not worked long enough to receive a Federal IRS W-2 Form from the Participating Unit, gross monthly income will be the monthly average of the last amount of gross income reported to AUL in writing by the Participating Unit for which premiums were paid and the coverage amount was approved in writing by AUL; and
- 2) shareholder earnings reported as ordinary income (loss) for trade or business activities on the Sub S Corporation's Federal IRS Tax Form Schedule K-1 1120S, or similar form acceptable to AUL, averaged for the LESSER of:
  - a) the most recent [two (2) years] [three (3) years]; or
  - b) the period that the Person has been a shareholder.

The last reported earnings should be adjusted annually upon completion of the tax form, a copy of which should be submitted to AUL. AUL will use the earnings amount last reported in writing, for which premiums were paid, and the coverage amount was approved by AUL in writing before the Person's date of Disability.

Gross Income is based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing before the date of Disability; If Integration with Other Income Benefits is not elected in the Subscription Agreement, then earnings include only compensation lost due to Disability.]

[BASIC MONTHLY EARNINGS means the Person's gross monthly income in U.S. dollars before taxes, received from the Participating Unit. Gross monthly income is based on:

- 1) the monthly average of the Person's gross income on his last reported Federal IRS W-2 Form shown as wages, tips, and other compensation. If the Person has not worked long enough to receive a Federal IRS W-2 Form from the Participating Unit, gross monthly income will be the monthly average of the last amount of gross income reported to AUL in writing by the Participating Unit for which premiums were paid and the coverage amount was approved in writing by AUL; and
- 2) shareholder earnings reported as ordinary income (loss) for trade or business activities on the Sub S Corporation's Federal IRS Tax Form Schedule K-1 1120S, or similar form acceptable to AUL, averaged for the LESSER of:
  - a) the most recent [two (2) years] [three (3) years]; or
  - b) the period that the Person has been a shareholder.

The last reported earnings should be adjusted annually upon completion of the tax form, a copy of which should be submitted to AUL. AUL will use the earnings amount last reported in writing, for which premiums were paid, and the coverage amount was approved by AUL in writing before the Person's date of Disability.

Gross Income is based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing before the date of Disability; If Integration with Other Income Benefits is not elected in the Subscription Agreement, then earnings include only compensation lost due to Disability.]

## SECTION 2 - DEFINITIONS

**ELIMINATION PERIOD** means a period of consecutive days of [Total Disability][Disability] for which no benefit is payable. The Elimination Period is set forth on the Schedule of Benefits and begins on the first day of [Total Disability][Disability].

**[EMPLOYEE** means any individual who is a full-time, permanent Employee (including owners, proprietors, partners, members, or corporate officers) of the Participating Unit [or any 1099-compensated Person with a current annual contract on file with the Participating Unit]:

- 1) whose employment with the Participating Unit constitutes his principal occupation;
- 2) who works at that occupation a minimum number of hours shown on the Schedule Of Benefits;
- 3) who is working at the Participating Unit's regular place of business which may include an alternative worksite if approved by the Participating Unit and AUL;
- 4) who is not a part-time, temporary, or seasonal employee;
- 5) who is authorized to work in the United States under applicable state and federal laws; and
- 6) if approved by AUL:
  - a) who legally works and resides in Canada;
  - b) who legally works in the United States and resides in Canada; or
  - c) who legally works in Canada and resides in the United States.]

**EMPLOYER'S RETIREMENT PLAN** means any defined benefit or defined contribution plan that provides retirement benefits to Employees and is not funded wholly by Employee contributions. It includes any retirement plan that:

- 1) is part of any federal, state, county, municipal or association retirement system; and
- 2) a Person is eligible for as a result of his employment with the Participating Unit.

It does not include:

- 1) [profit sharing plans;
- 2) thrift or savings plans;
- 3) Individual Retirement Accounts (IRA) or Roth IRAs, funded wholly by the Person's contributions;
- 4) Tax Sheltered Annuities (TSA);
- 5) Stock Ownership Plans (ESOP);
- 6) nonqualified deferred compensation plans;
- 7) Keogh, 401(k), 403(b), 457 plans; or
- 8) Veteran Administration Benefits except those benefits that are a result of the same Disability for which a Monthly Benefit is payable under the Group Policy.]

## SECTION 2 - DEFINITIONS

OTHER INCOME BENEFITS means those benefits set out below that a Person, his spouse or Child(ren) are entitled to receive. It includes any benefit for which they are eligible, or that is paid to them [or a Third Party on their behalf], including:

- 1) disability income benefits, including any damages or settlements made in place of such benefits (whether or not liability is admitted) under:
  - a) any Workers' or Workmen's Compensation Law;
  - b) The Jones Act;
  - c) Maritime Doctrine of Maintenance, Wages or Cure;
  - d) Longshoremen's and Harbor Workers' Act;
  - e) [any automobile liability insurance or "no fault" motor vehicle plan, whichever is applicable;]
  - f) [a Third Party (after subtracting attorney's fees) by judgment, settlement or otherwise [not to exceed 50% of the net settlement];
  - g) state compulsory benefit law, including any state disability income benefit law or similar law;
  - h) disability benefits from the Veteran's Administration, or any other foreign or domestic governmental agency, that begins after a Person becomes Disabled. This includes the amount of any increase in a benefit that a Person was receiving prior to becoming Disabled if the increase is attributed to the same Disability for which the Person is currently receiving a Monthly Benefit under the Group Policy; and
  - i) any other similar act or law;]
- 2) [any disability income benefit for which a Person is eligible under any other employee welfare benefit plan, or arrangement of coverage, [(excluding Salary Continuance)], whether insured or not, as a result of his employment with the Participating Unit. However, when a Person's Basic Monthly Earnings exceed his Covered Monthly Earnings, the Monthly Benefit will not be reduced by such income unless when combined with the Other Income Benefits the total exceeds [80%] of his Basic Monthly Earnings. If it does, the Monthly Benefit will be reduced by the amount that is in excess of [80%] of his Basic Monthly Earnings.
- 3) retirement and/or disability income benefits paid under an Employer's Retirement Plan except for amounts attributable to a Person's contributions;
- 4) any disability income or retirement benefit that has been received or is eligible to be received under:
  - a) the United States Social Security Act or any similar law, plan or act, including the initial enactment and all amendments, based on the [Family or Primary] Social Security Benefits;
  - b) the Canada Pension Plan;
  - c) the Quebec Pension Plan;
  - d) the Railroad Retirement Act;
  - e) any other state, provincial or local government act or law or any other similar act or law provided in any jurisdiction; [and
- 5) [Current Monthly Income [excluding [vacation pay][.] [paid time off pay][.] [and] [sick leave pay].] [any Current Monthly Income[:] [excluding [vacation pay][.] [paid time off pay][.] [and] [sick leave pay]:]]
  - a) For the first 12 months of Disability, the Monthly Benefit will not be reduced by such income unless, when combined with income from all other sources, including the Monthly Benefit, the total exceeds 100% of the Pre-Disability Earnings. If it does, the Monthly Benefit will be reduced by the amount that is in excess of 100% of the Pre-Disability earnings.
  - b) After the first 12 months of Disability, AUL will reduce the Monthly Benefit by any Current Monthly Income received from the Participating Unit].

[Additionally, any income that the Person receives under a sick leave, paid time off or salary continuance program will not be considered Current Monthly Income unless that income combined with a Person's Gross Monthly Benefit exceeds 100% of his Pre-Disability Earnings. In such event, any amount in excess of 100% of his Pre-Disability Earnings will be considered Current Monthly Income.]

## SECTION 2 – DEFINITIONS

[The following items are NOT considered Other Income Benefits and will not be deducted from the Gross Monthly Benefit payable to a Person:

- 1) profit sharing plans;
- 2) thrift or savings plans;
- 3) Individual Retirement Accounts (IRA) or Roth IRAs, funded wholly by a Person's contributions;
- 4) Tax Sheltered Annuities (TSA);
- 5) Stock Ownership Plans (ESOP);
- 6) nonqualified deferred compensation plans;
- 7) Keogh, 401(k), 403(b) or 457 plans;
- 8) Veteran Administration Benefits except those benefits that are a result of the same Disability for which a Monthly Benefit is payable under the Group Policy;
- 9) credit disability insurance;
- 10) pension plans for partners;
- 11) individual disability policy paid for by the Person that is not sponsored by the Participating Unit;[and]
- 12) retirement plans from other employers[.]; and
- 13) no-fault automobile insurance plans[.]; and
- 14) Salary Continuance Plans[.]; and
- 15) [vacation pay][.], [paid time off pay][.], [and] [sick leave pay].]

[PARTIAL DISABILITY and PARTIALLY DISABLED means that because of Injury or Sickness:

- 1) a Person cannot perform the Material and Substantial Duties of his Regular Occupation on a full-time basis, but:
  - a) is performing at least one of the Material and Substantial Duties of his Regular Occupation, or another occupation, on a part or full-time basis;
  - b) his Current Monthly Income is less than [80%] of his Indexed Pre-Disability Earnings due to the same Injury or Sickness that caused his Disability; and
  - c) he is under the Regular Attendance of a Physician for that Injury and Sickness.
- 2) [after Disability benefits have been paid under the Group Policy for a period of [one (1) year][two (2) years][three (3) years][five (5) years], or the period stated in the Schedule of Benefits, due to the same Injury or Sickness:
  - a) a Person cannot perform the duties of any Gainful Occupation for which he is reasonably fitted by training, education or experience; [and
  - b) he is under the Regular Attendance of a Physician for that Injury or Sickness.]]

If a Person's Regular Occupation requires a license, loss of this license for any reason does not in itself constitute Partial Disability.]

## SECTION 4 - CHANGES IN INSURANCE

[CHANGE IN EFFECTIVE DATE: The change effective date for a Person is:

- 1) the date the request for change is approved by AUL, if the approval date is the first day of a Coverage Month; or
- 2) the first day of the next Coverage Month, if the request for change is approved after the first day of a Coverage Month.

If a Person is not Actively At Work on the effective date of change, the Person becomes eligible for the change on the first day that he returns to Active Work.

**If the change is an increase in the Maximum Monthly Benefit of [\$1,000] or more, the provision entitled Pre-Existing Condition Exclusion On An Increased Maximum Monthly Benefit, as shown in Section 9 - Exclusions, will apply to the increased amount.]**

[All salary changes must be submitted by the Participating Unit to AUL no later than [March 1] of each year. Any change in coverage made as a result of a salary change to a Person's Basic Monthly Earnings will be effective on [January 1] in the year it is received and approved by AUL, provided that the required premium is paid when due.]

[CHANGING PLANS: After the Initial Enrollment Period, a Person may increase or decrease his coverage, to another Plan available to his Class. He may only do this during a Scheduled Enrollment Period. The request for a change in Plans and agreement to pay the required premium must be made in writing on a form approved by AUL, as follows:

- 1) An increase in coverage to the next higher Plan available to a Person's Class will not require Evidence of Insurability.
- 2) Requests to increase coverage to a Plan other than to the next higher Plan will not be allowed.
- 3) If a Person fails to apply for an increase or decrease in coverage during the Scheduled Enrollment Period, he will continue to be covered under his current Plan until the next Scheduled Enrollment Period.

If a Person is not Actively At Work on the effective date of change, the Person becomes eligible for the change on the first day that he returns to Active Work.

**The provision entitled Pre-Existing Condition Exclusion For A Change In Plans, shown in Section 9 - Exclusions, will apply to a change in Plans resulting in an increase in coverage.]**

[CHANGE IN EFFECTIVE DATE: If a Person changes Plans during a Scheduled Enrollment Period, the effective date for that change in Plan is the first day of the Coverage Month following the Scheduled Enrollment Period. The effective date for all other changes, except a change in Plan, is:

- 1) the date the request for change is approved by AUL if the approval date is the first day of a Coverage Month; otherwise
- 2) the first day of the next Coverage Month.

If the Person is not Actively At Work on the effective date of any change, as stated above, the Person becomes eligible for the change on the first day he returns to Active Work.

**If the change is an increase in the Maximum Monthly Benefit of [\$1,000] or more, the provision entitled Pre-Existing Condition Exclusion On An Increased Maximum Monthly Benefit, as shown in Section 9 – Exclusions, will apply to the increased amount.]**

SERFF Tracking Number: AULD-126919482 State: Arkansas  
 Filing Company: American United Life Insurance Company State Tracking Number: 49808  
 Company Tracking Number: LTD QUICK HITS  
 TOI: H11G Group Health - Disability Income Sub-TOI: H11G.003 Long Term  
 Product Name: LTD Quick Hits  
 Project Name/Number: /

## Supporting Document Schedules

	Item Status:	Status Date:
<p><b>Satisfied - Item:</b> Flesch Certification  <b>Comments:</b>  <b>Attachment:</b>            READCERT1.pdf</p>		
<p><b>Satisfied - Item:</b> Application  <b>Comments:</b>            G-20355            DOI APPROVAL DATE: 10/09/2007</p>	Accepted for Informational Purposes	10/04/2011
<p><b>Satisfied - Item:</b> forms list  <b>Comments:</b>  <b>Attachment:</b>            LTD Filed Forms List 10-21-10 _Cert only_.pdf</p>		
<p><b>Satisfied - Item:</b> Statement of Variables  <b>Comments:</b>  <b>Attachment:</b>            Statement of Variables - AR LTD Policy 09-12-11.pdf</p>	Accepted for Informational Purposes	10/04/2011
	Item Status:	Status Date:

SERFF Tracking Number: AULD-126919482 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 49808  
Company Tracking Number: LTD QUICK HITS  
TOI: H11G Group Health - Disability Income Sub-TOI: H11G.003 Long Term  
Product Name: LTD Quick Hits  
Project Name/Number: /  
**Satisfied - Item:** Response letter Accepted for Informational 10/04/2011  
Purposes

**Comments:**

**Attachment:**

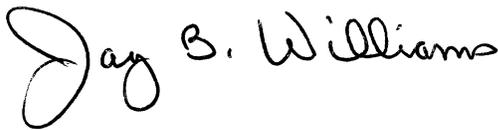
Response Letter.pdf

## **CERTIFICATE OF READABILITY**

*State of Arkansas*

I, Jay B. Williams, Vice President and Chief Compliance, an officer of the AMERICAN UNITED LIFE INSURANCE COMPANY®, hereby certify that the attached Group Disability Income Insurance forms have achieved a Flesch Reading Ease Score that complies with the requirements of the Arkansas's Statutes and Regulations.

**AMERICAN UNITED LIFE INSURANCE COMPANY ®**

A handwritten signature in black ink that reads "Jay B. Williams". The signature is written in a cursive style with a large, looped initial "J".

Jay B. Williams  
Vice President and Chief Compliance Officer

Date: 9/14/2011

**POLICY G 3100A(T) AND CERTIFICATE GC 3100A(T) AND GC 3100BNN(T)  
GROUP LONG TERM DISABILITY INCOME INSURANCE**

**Certificate Forms**

GC 3100.3D	GC 3100.3C	SECTION 2 - DEFINITIONS
GC 3100.4C/1	GC 3100.4B/1	SECTION 2 - DEFINITIONS
GC 3100 6E	GC 3100.6D	SECTION 2 - DEFINITIONS
GC 3100 6/1B	GC 3100.6/1A	SECTION 2 - DEFINITIONS
GC 3100.11C	GC 3100.11B	SECTION 4 – CHANGES IN INSURANCE

**STATEMENT OF POLICY VARIABLES  
LONG TERM DISABILITY FORMS  
2010 SL & F DI UPDATE  
ARKANSAS**

(see text in bold-faced type for pages and information included in filing)

FORM NUMBER	SECTION TITLE	PROVISION/ DESCRIPTION	BRACKET EXPLANATION/VARIABLES
G 3100.1	Table of Contents	Table of Contents	Benefits may or may not appear on page depending on employer selection; system generated fields. Also allows for insertion of new benefit options in the future w/o renumbering this page.
G 3100.2	Section 1 – Schedule of Benefits	Schedule of Benefits	Variations are indicated on the Schedule and self-explanatory.
G 3100.3C, G 3100.3/1A, G 3100.3/2A, G 3100.3/3A, <b>G 3100.3/4C,</b> <b>G 3100.3/5</b>	<b>Section 2 - Definitions</b>	Actively At Work - Second Paragraph	Bracketing indicates text that may or may not appear in cert. System generated.
		<b>Basic Monthly Earnings</b>	<b>Thirteen standard definitions offered (all versions shown in the policy; only ER selected version shown in cert); varies by employer selection. Bracketing also provides for ease in modifying any of the standard definition according to employer requests &amp; underwriting approval.</b>
		Commission & Bonuses	These are averaged for 12, 24 or 36 months, varying by employer selection. <i>[Range 12-36 mo]</i>
<b>G 3100.3/6</b>	<b>Section 2 - Definitions</b>	<b>Current Monthly Income</b>	<b>Bracketing provides for ease in modifying standard definition per employer requests with underwriting approval.</b>
G 3100.4C	Section 2 - Definitions	Eligible Survivor Age	Age 23 is standard; age may vary according to a state requirement and is system generated based on state of issue. <i>[Range: age 19 – age 26]</i>
<b>G 3100.4/1A</b>	<b>Section 2 - Definitions</b>	<b>Employee</b>	<b>Bracketed for ease in making frequent employer-requested changes with underwriting approval &amp; eliminates the need for so many one-case filings.</b>
G 3100.5D	Section 2 –Definitions	Gainful Occupation	Three definitions available according to employer requests and underwriting approval.
G 3100.5D	Section 2- Definitions	Material & Substantial	Hours per week may be modified with underwriting approval.
G3100.5/1	Section2 –Definitions	Maximum Capacity	Two variations depending on regular occupation period within the employer plan.
<b>G 3100.6E,</b> <b>G 3100.6/1B</b>	<b>Section 2 - Definitions</b>	<b>Other Income Benefits</b>	<b>Bracketed for ease in making employer-requested changes with underwriting approval &amp; eliminates the need for so</b>

FORM NUMBER	SECTION TITLE	PROVISION/ DESCRIPTION	BRACKET EXPLANATION/VARIABLES
			<b>many one-case filings.</b>
G 3100.6/1B	Section 2 - Definitions	Partial Disability and Partially Disabled	Provision bracketed to show that Item 2 is variable depending on occupation definition: a) regular occupation for duration; or b) choice of fixed number of yrs of regular occ &, <u>any</u> occupation thereafter, depending on employer selection
G 3100.7F	Section 2 - Definitions	Pre-existing Condition	Various durations offered (see schedule of Benefits page) as allowed by state law and plan design; system generated field.
G 3100.8C	Section 2 - Definitions	Regular Attendance	Bracketed for ease in making employer-requested changes with underwriting approval
		Regular Occupation	Same as stated above.
		Salary Continuance	Same as stated above.
G 3100.9C	Section 2 - Definitions	Total Disability and Totally Disabled	Bracketed items within provision based on duration according to plan design. Range of regular occupation duration relected in Schedule of Benefits. Choice of regular occ for duration or regular occ for <u>selected</u> duration period, then any occ.
G 3100.10/4A	Section 3 – Eligibility, Enrollment & Individual Effective Date	Initial & New Employee	Bracketed for ease in making frequent employer-requested changes to definitions with underwriting approval; eliminates the need for so many one-case filings.
G 3100.10/5A G 3100.10/6A	Section 3 – Eligibility, Enrollment & Individual Effective Date	Scheduled Enrollment Period	Bracketed for ease in making employer-requested changes with underwriting approval & eliminates the need for so many one-case filings.
		Delayed Enrollment Period	Bracketed for ease in making employer-requested changes with underwriting approval & eliminates the need for so many one-case filings.
G 3100.11C	Section 4 – Changes in Insurance	All	Brackets are for ease in making employer-requested changes with underwriting approval & eliminates the need for so many one-case filings.  <b>Bracketed language in fourth paragraph is standard procedure – bracketed in case a change in theses procedures would occur.</b>
G 3100.12C	Section 5 – Terminations	Individual Termination	Item 6 b c ,d and 7 variable depending on employer-elected benefits & plan design (continued coverage during FMLA, layoff, leave of absence or military leave of absence).

<b>FORM NUMBER</b>	<b>SECTION TITLE</b>	<b>PROVISION/ DESCRIPTION</b>	<b>BRACKET EXPLANATION/VARIABLES</b>
G 3100.12C	Section 5 - Terminations	Termination of a Participating Unit	Item 6 and 7- The 31-day notice is standard and bracketed to allow changes per state specific variables as required by laws & employer requests for longer periods. <i>[Range is 15 days - 90 days]</i>
G 3100.13E	Section 5 - Terminations	Termination of the Policy  Extended Benefit Item 9	31-day advance notice is standard and bracketed to allow changes per state specific variations required by law & employer requests for longer periods. <i>[Range is 15 days - 90 days]</i> 6 months and 12 months bracketed to allow for shorter or longer periods with underwriting approval [Range is 3-12 months and 6-24 months]
G 3100.13-1	Section 5A – Individual Reinstatement	First Paragraph	31 days is standard language, bracketed to allow for ease of employer-requested change, without need for single-case filings.
		Second Paragraph - Item 1	Item 1) reinstatement period variable according to employer election (30 day standard option; 60 & 90 day discretionary options). Item 1a) choice of effective date per employer election & plan design. Item 1c) variable paragraphs indicate optional choices and plan design (based on length of elim period). All variables system generated fields on cert.
		Fourth paragraph - Item 3	3a) indicates choice of effective date per employer selection & plan design.
G 3100.13-1/A	Section 5A – Individual Reinstatement	Second Paragraph – Item 5	Bracketed text to allow ease of employer –plan design eliminating need for single case filing.
G 3100.13-2A	Section 5B- Continuation of Personal Insurance	Under the Family Medical Leave ACT	Bracketed text to allow ease of employer –plan design eliminating need for single case filing.
G 3100.13-3	Section 5B- Continuation of Personal Insurance	During a Leave of Absence	Bracketed text to allow ease of employer –plan design eliminating need for single case filing.
G 3100.13-4	Section 5B – Continuation of Personal Insurance	During a leave for Active Military Service	Bracketed text to allow ease of employer –plan design eliminating need for single case filing.

FORM NUMBER	SECTION TITLE	PROVISION/ DESCRIPTION	BRACKET EXPLANATION/VARIABLES
G 3100.14D	Section 6 – Premium Payment	Premium Rates –	<p>Item 1 – Standard is two years, but one, two or three years may be negotiated by underwriter and employer. Field is system generated in cert. <i>[Range: 1 year – 3 years]</i>.</p> <p>31-day advance notice of rate change is standard, but varies according to various state laws &amp; employer -negotiated longer periods of time with approval from underwriter; system generated by state of issue in cert. <i>[Range is 31 days - 100 days]</i></p> <p>Item 3 - Percentage is standard &amp; bracketed for ease in change due to state law requirements and/or company procedural changes.</p>
		Waiver of Premium	Bracketed text indicates variability of language depending on whether group is contrib or noncontrib.
G 3100.15B	Section 7 – General Policy Provisions	Discretionary Authority	Bracketed for ease in making employer-requested changes with underwriting approval & state required variations, eliminating need for so many one-case filings.
G 3100.15/1A	Section 7 – General Policy Provisions	Dividends	Standard text; only bracketed in event of corporate change.
		Insurance Fraud	Standard provision, bracketed for ease in making state required variations and/or company procedural changes
G 3100.15/1A	Section 7 – General Policy Provisions	Time Limit On Certain Defenses	2 years is the standard minimum bracketed for ease in creating changes due to state specific variations and/or company procedural changes. <i>[Range: 2 – 4 years]</i>
G 3100.16B	Section 7A - Claim Procedures	Claim Forms For Proof of Loss	<p>Providing claim form – Standard 15day turn around shown; only chgd per mandated law/reg. <i>[Range: 15-20 days]</i></p> <p>Initial Claim Form – Standard 90-day return of proof to AUL bracketed to allow for state specific variations required by law. <i>[Range 60 –180 days]</i></p> <p>Additional Claim requests – Standard 30 day turn around shown. <i>[Range: 20-45]</i></p>
		Legal Action	Items 1 & 3 - 60 days/ variations; cert fields are system generated. <i>[Range 60-90 days/]</i>
		Payment of Claims – (facility of claims amount)	Bracketed to allow state specific variations required by law. <i>[Range \$750 - \$5,000]</i>
G 3100.17A	Section 7A – Claim Procedures	Right To Appeal	Provision bracketed to allow state variations as necessary, per state law.

<b>FORM NUMBER</b>	<b>SECTION TITLE</b>	<b>PROVISION/ DESCRIPTION</b>	<b>BRACKET EXPLANATION/VARIABLES</b>
		Arbitration	Provision filed as mandatory/non-binding & bracketed to allow state variations as necessary, per state law.
G 3100.18B	Section 7A Claim Procedures	Right of Recovery	Provision bracketed to allow state variations per state law.
		Subrogation Rights	Provision bracketed to allow state variations per state law.
G 3100.19C	Section 8 – Insuring Provisions	Monthly Benefit Payment	End of first paragraph variable depending on employer-elected benefit (residual benefit) and plan design; cert system generated
		Monthly Benefit	Indicates variable Employer selections of integration method of Direct, All Sources and Backdoor.
		Reduction To Monthly Benefit	Bracketed for ease in making employer-requested changes with underwriting approval
G 3100.21A	Section 7 – Insuring Provisions	Lump Sum Payments	Provision bracketed to allow state variations as necessary, per state law.
G 3100.22F	Section 8 Insuring Provisions	Accumulation of Elimination Period	Two options available. Within the second option, 90 days can be change to 180 days, 180 days can be changed to 360 days with underwriting approval.
G 3100.23B	Section 8 – Insuring Provisions	Recurrent Disability	Bracketed data is standard text and only bracketed in adherence to bracketing procedures for numeric fields and/or to allow for company procedural or state required changes. This field has not been changed since product inception.
G 3100.24G	Section 8 – Insuring Provision	Return To Work Benefit	Item 1 – 12 or 24 months or unlimited period are applicable, dependant on employer-selection and/or plan design; cert system generated.
		Partial disability Benefit	Four variations for benefits calculation following return to work period reflected within the provision. 6 months and 12 months bracketed to allow for shorter or longer periods with underwriting approval [Range is 3-12 months and 6-24 months
G 3100.27A	Section 8 – Insuring Provisions	Survivor Benefit	Item 1) - bracketed info varies depending on employer-selection and plan design; cert system generated field.
G 3100.27-1	Section 8 Insuring Provisions	Advanced Survivor Benefit	Benefit amounts are standard and bracketed per company bracketing procedures for numeric fields. Time period for expected death can be shortened.
G 3100.28B,	Section 9 - Exclusions	Pre-existing Exclusions	First two paragraphs are variable, depending on pre-ex choice of employer. All vary depending on treatment free period

<b>FORM NUMBER</b>	<b>SECTION TITLE</b>	<b>PROVISION/ DESCRIPTION</b>	<b>BRACKET EXPLANATION/VARIABLES</b>
G 3100.29C	Section 9 - Exclusions	Pre-existing Exclusions	\$1000 varies depending on state laws/regs. The second paragraph is used if group had prior carrier; third paragraph used if CorePlus option is elected; these 2 paragraphs will appear in cert when appropriate and are programmed and system generated.
G 3100.30C	Section 10 – Drug and Alcohol Abuse Limitation	Drug and Alcohol Abuse Limitation	Indicates Employer options of 12 or 24-month benefit coverage; 24 mo is our standard option. Cumulative sentence can be removed with underwriting approval.
G 3100.30-1	Section 10A-Self Reported Symptoms Limitation	Monthly Benefit	Indicates Employer choice of 12 or 24-month benefit coverage; 24 mo is our standard option.
G 3100.30-2	Special Conditions Limitation	Monthly Benefit	Indicates Employer choice of 12 or 24-month benefit coverage; 24 mo is our standard option.
G 3100.31C	Section 11 – Mental Illness Limitation	Mental Illness Limitation	Indicates Employer choice of 12 or 24-month benefit coverage; 24 mo is our standard option. Cumulative sentence can be removed with underwriting approval
G 3100.32B(04)	Section 12 – Continuity Of Coverage	Second Paragraph	Bracketed for ease in making employer-requested changes with underwriting approval eliminating need for so many single case filings.
G 3100.33A	Section 13 – Conversion Privilege	First Paragraph	Twelve just numeric bracket and allows for ER negotiated change, elim single-case filings.
G 3100.34B	Section 14 – Cost of Living Adjustment Benefit	Monthly Benefit	Bracketed text in adherence to bracketing to allow for company procedural changes.
G 3100.39-1	Section 15- Vocational Rehabilitation Program		Benefit amounts are standard and bracketed per company bracketing procedures for numeric fields. . Benefit amount range from 1%-10%. Maximum range from \$500- \$1,000.
G 31000.40A	Section 16 - Workplace Modification Benefit	Fourth Paragraph	The two times range is one – three. The last sentence can be deleted.

FORM NUMBER	SECTION TITLE	PROVISION/ DESCRIPTION	BRACKET EXPLANATION/VARIABLES
G 3100.41A	Section 17 – Family Care Benefit	Family Care Benefit 3 <sup>rd</sup> paragraph)	Benefit amounts are standard and bracketed per company bracketing procedures for numeric fields. . Benefit amount range from \$350-\$500 per dependant. Length of benefit varies between 12 or 24 months per employer-selected benefit and plan design. Maximum amount range from [\$2,500-\$3,500] Item 1) Percentage is standard & bracketed per company bracketing procedures for numeric fields. Initial bracketed Item 2) varies (2 yr standard) & matches employer selection of partial disability option; discretionary options of 2 & 5 years; system generated. Last sentence varies per plan design, with gross monthly benefit the standard; cert text is system generated.
		5 <sup>th</sup> paragraph	Item 3) percentage is standard and bracketed per company bracketing procedures for numeric fields.
G 3100.42	Section 18 – Supplemental Disability Benefit	Supplemental Disability Benefit 6 <sup>th</sup> paragraph	Percentage and maximum is standard and bracketed per company bracketing procedures for numeric fields. Percentage ranging 10%- 20%.
G 3100.43	Section 19 – Education Expense Benefit	Education Expense Benefit 3 <sup>rd</sup> paragraph	Age 23 is standard; age may vary <i>[Range: age 19 – age 26]</i>
		4 <sup>th</sup> paragraph	Maximum is standard and bracketed per company bracketing procedures for numeric fields. Range \$1,000-\$3,000.
G 3100.44	Section 20-401(k) Contribution Benefit	401(k) Contribution Benefit	Reference to IRS code can be modified based upon the specific type of plan. The Percentage amount will vary based upon the plan’s acceptable contribution limit not to exceed the maximum allowable by law.
G 3100.45	Section 21- Cobra Premium Disability Benefit	Cobra Premium Disability Benefit Amount	Amount options are reflected within provision.
G 3100.46/2	Section 22- Spouse Disability Benefit	Spouse Disability Benefit	The Elimination period is variable. Range 30-180. Pre-existing time periods vary to allow for company procedural or state required changes.

September 30, 2011

Ms. Donna Lambert  
Department of Insurance  
State of Arkansas  
1200 West Third Street  
Little Rock, AR 72201-1904

**Re:** American United Life Insurance Company - **NAIC #60895**  
Group Long Term Disability Income Insurance  
New pages for Certificates - GC 3100A(T)(04) and GC 3100BNN(T)(04)  
(Form List Enclosed)  
SERFF Tracking Number: AULD-126919482  
Arkansas Tracking Number: 49808

Dear Ms. Lambert:

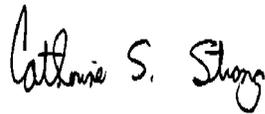
We are in response of your Note to Filer dated 9/29/2011 in connection with the above-captioned filing. Please be assured that AUL will not market this product to an association, including a labor union, unless the requirements of 23-86-106(2) are met. We understand that each association, including a labor union, would have to be filed with and approved by the Department before this policy could be issued to said association.

I trust this satisfies your concerns regarding this filing and look forward to your approval.

Please acknowledge the approval of these forms via SERFF.

If you have any further questions, please feel free to call me at 1-877-285-7660, ext. 1943 or e-mail me at [productcompliance.corporatecompliance@oneamerica.com](mailto:productcompliance.corporatecompliance@oneamerica.com). Thank you for your assistance with this filing.

Sincerely,



Catherine S. Strong  
Sr. Contract Analyst  
Corporate Contracts and Compliance