

SERFF Tracking Number: NAWS-127747852 State: Arkansas
Filing Company: National Western Life Insurance Company State Tracking Number: 50101
Company Tracking Number: 01-1123L-01 REVISED ACTUARIAL MEMORANDUM
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 01-1123L-01 Revised Actuarial Memorandum
Project Name/Number: 01-1123L-01 Revised Actuarial Memorandum/01-1123L-01 Revised Actuarial Memorandum

Filing at a Glance

Company: National Western Life Insurance Company

Product Name: 01-1123L-01 Revised Actuarial SERFF Tr Num: NAWS-127747852 State: Arkansas

Memorandum

TOI: L04I Individual Life - Term

SERFF Status: Closed-Approved State Tr Num: 50101

Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Co Tr Num: 01-1123L-01 REVISED State Status: Approved-Closed
ACTUARIAL MEMORANDUM

Filing Type: Form

Reviewer(s): Linda Bird, Donna
Lambert

Authors: Stephanie Foskitt, Kitty
Kennedy

Disposition Date: 10/28/2011

Date Submitted: 10/25/2011

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date: 10/28/2011

State Filing Description:

General Information

Project Name: 01-1123L-01 Revised Actuarial Memorandum

Status of Filing in Domicile: Authorized

Project Number: 01-1123L-01 Revised Actuarial Memorandum

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: This document is
deemed exempt by our state of domicile,
Colorado, under Bulletin B-4.1.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 10/28/2011

Deemer Date:

State Status Changed: 10/28/2011

Submitted By: Stephanie Foskitt

Created By: Stephanie Foskitt

Filing Description:

Corresponding Filing Tracking Number:

RE: Revised Actuarial Memorandum for

Previously Approved Level Term Life Policy for 01-1123L-01-AR

To Whom It May Concern:

SERFF Tracking Number: NAWS-127747852 State: Arkansas
Filing Company: National Western Life Insurance Company State Tracking Number: 50101
Company Tracking Number: 01-1123L-01 REVISED ACTUARIAL MEMORANDUM
TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 01-1123L-01 Revised Actuarial Memorandum
Project Name/Number: 01-1123L-01 Revised Actuarial Memorandum/01-1123L-01 Revised Actuarial Memorandum

Please find attached a revised Actuarial Memorandum for Level Term Life policy form 01-1123L-01-AR previously approved in Arkansas on December 26, 2001. This filing contains no unusual or possibly controversial items from normal industry standards.

The features of this product which are changing are:

The level premium periods:

from 15, 20, 25, 30 years

to 15, 20, 30 years

The premium guarantees:

from partially guaranteed for a part of the term with ART following the term

to fully guaranteed for the whole term with ART following the term

The product will be issued upon approval of a new life application form 01-9064-11 to be submitted under separate cover.

Thank you for your time and consideration in this matter. If you have any questions or need any additional information, please feel free to contact me at (512) 719-1563 or by email at SFoskitt@NationalWesternLife.com.

Sincerely,

Stephanie Foskitt
Contract Compliance Analyst

We reserve the right to change the format of this form without changing any of the language. Printing standards will never be less than those required.

Company and Contact

Filing Contact Information

Stephanie Foskitt, Contract Compliance Analyst SFoskitt@NationalWesternLife.com

National Western Life Insurance Company 512-719-1563 [Phone]

850 East Anderson Lane 512-719-8522 [FAX]

Austin, TX 78752

Filing Company Information

National Western Life Insurance Company CoCode: 66850

State of Domicile: Colorado

SERFF Tracking Number: NAWS-127747852 State: Arkansas
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Product Name: 01-1123L-01 Revised Actuarial Memorandum
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850 East Anderson Lane Group Code: Company Type:
 Austin, TX 78752-1602 Group Name: State ID Number:
 (512) 836-1010 ext. [Phone] FEIN Number: 84-0467208

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Western Life Insurance Company	\$0.00	10/25/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	10/28/2011	10/28/2011

SERFF Tracking Number: *NAWS-127747852* *State:* *Arkansas*
Filing Company: *National Western Life Insurance Company* *State Tracking Number:* *50101*
Company Tracking Number: *01-1123L-01 REVISED ACTUARIAL MEMORANDUM*
TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.103 Renewable - Single Life -
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Product Name: *01-1123L-01 Revised Actuarial Memorandum*
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Disposition

Disposition Date: 10/28/2011

Implementation Date: 10/28/2011

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NAWS-127747852 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved	Yes
Supporting Document	Application	Approved	Yes
Supporting Document	Life & Annuity - Actuarial Memo	Approved	No
Supporting Document	Cover Letter	Approved	Yes

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved	10/28/2011
Bypass Reason:	Not applicable to informational filing of Actuarial material.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved	10/28/2011
Bypass Reason:	Not applicable to informational filing of Actuarial material.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Life & Annuity - Actuarial Memo	Approved	10/28/2011
Comments:			
Attachment:	01-1123L-01 Actuarial Memorandum.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved	10/28/2011
Comments:			
Attachment:	AR 01-1123L-01 Act Memo Cover Letter.pdf		



October 25, 2011

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

RE: Revised Actuarial Memorandum for
Previously Approved Level Term Life Policy for 01-1123L-01-AR

To Whom It May Concern:

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Sincerely,

A handwritten signature in black ink that reads "SFoskitt". The signature is written in a cursive, flowing style.

Stephanie Foskitt
Contract Compliance Analyst

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