

SERFF Tracking Number: PRES-127789815 State: Arkansas
 Filing Company: Presidential Life Insurance Company State Tracking Number: 50190
 Company Tracking Number: UAPRE 2011
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.001 Fixed Premium
 Variable
 Product Name: Individual Deferred Annuity
 Project Name/Number: UAPRE 2011/

Filing at a Glance

Company: Presidential Life Insurance Company

Product Name: Individual Deferred Annuity SERFF Tr Num: PRES-127789815 State: Arkansas
 TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 50190
 Variable Closed
 Sub-TOI: A02I.001 Fixed Premium Co Tr Num: UAPRE 2011 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Authors: Diana Barbas, Geralyn Disposition Date: 11/09/2011
 Farm, Amy Hamilton, Darlene
 Sanchez
 Date Submitted: 11/04/2011 Disposition Status: Approved-
 Closed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: UAPRE 2011 Status of Filing in Domicile: Not Filed
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Domicile Status Comments:
 Explanation for Combination/Other: Market Type:
 Submission Type: New Submission Overall Rate Impact:
 Filing Status Changed: 11/09/2011
 State Status Changed: 11/09/2011 Deemer Date:
 Created By: Darlene Sanchez Submitted By: Darlene Sanchez
 Corresponding Filing Tracking Number:
 Filing Description:
 Re: UAPRE-2011

We request your review and approval of the above referenced new contract endorsement form.

This endorsement displays the unisex life income settlement table to be used with our sex distinct individual deferred annuity contracts in employer-employee situations subject to the Norris decision and/or Title VII of the Civil Rights Act of 1964.

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When appropriate, it will be attached to contracts that have a variable minimum interest guarantee rate range of 1.0% - 3.0%. The rate is set for the life of the contract at issue.

The new form will replace the following forms:

Form #	Approval Date	Tracking #
UAPRE-SPDA-2010-1.5	1/25/2010	44650
UAPRE-SPDA-2010-2	1/25/2010	44650
UAPRE-SPDA-2010-2.5	1/25/2010	44650
UAPRE-SPDA-2010-3	1/25/2010	44650
UAPRE-FLEX-2010-1	1/19/2010	44595
UAPRE-FLEX-2010-1.5	1/19/2010	44595
UAPRE-FLEX-2010-2	1/19/2010	44595
UAPRE-FLEX-2010-2.5	1/19/2010	44595
UAPRE-FLEX-2010-3	1/19/2010	44595

The reason for this filing is to correct an administrative oversight when the previous endorsements were filed in your state. In retrospect, the endorsement forms should have been submitted with the same variable annual effective interest rate range (1.0% - 3.0%) that mirrors the contracts they are used with. Not just 1-3% range in .05% increments only.

Also, they were filed as two separate endorsements; one for single premium contracts and one for flexible premium contracts. Other than the endorsement headings which identified 'single' or 'flexible' premium (and form numbers), all information is identical. To increase efficiency, we removed the heading that referenced 'single' or 'flexible' premium, and upon approval, will be using one endorsement with the contracts listed below.

Contract Form Number	Approval Date	Tracking Number
SPDA-23	5/15/2009	42328
SPDA-24	5/15/2009	42328
SPDA-25	9/7/2007	36795
RA-8	5/15/2009	42328

The forms are in final printed format, subject to only minor changes in ink, color, paper stock, company logo, margins and positioning.

To the best of our knowledge and belief, this submission complies with your state statutes and regulations

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 Variable
 Product Name: Individual Deferred Annuity
 Project Name/Number: UAPRE 2011/

Company and Contact

Filing Contact Information

Darlene Sanchez, dsanchez@presidentallife.com
 69 Lydecker Street 845-358-2300 [Phone] 217 [Ext]
 Nyack, NY 10960 845-704-1643 [FAX]

Filing Company Information

Presidential Life Insurance Company CoCode: 68039 State of Domicile: New York
 69 Lydecker Street Group Code: Company Type:
 Nyack, NY 10960 Group Name: State ID Number:
 (845) 358-2300 ext. 224[Phone] FEIN Number: 13-2570714

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 for 1 endosrment = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Presidential Life Insurance Company	\$50.00	11/04/2011	53482709

SERFF Tracking Number: PRES-127789815 State: Arkansas
Filing Company: Presidential Life Insurance Company State Tracking Number: 50190
Company Tracking Number: UAPRE 2011
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.001 Fixed Premium
Variable
Product Name: Individual Deferred Annuity
Project Name/Number: UAPRE 2011/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	11/09/2011	11/09/2011

SERFF Tracking Number: PRES-127789815 State: Arkansas
 Filing Company: Presidential Life Insurance Company State Tracking Number: 50190
 Company Tracking Number: UAPRE 2011
 TOI: A021 Individual Annuities- Deferred Non- Variable Sub-TOI: A021.001 Fixed Premium
 Product Name: Individual Deferred Annuity
 Project Name/Number: UAPRE 2011/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Track Changes Made		Yes
Form	Unisex Annuity Purchase Rate Endorsement		Yes

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 Variable
 Product Name: Individual Deferred Annuity
 Project Name/Number: UAPRE 2011/

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	UAPRE-2011	Policy/Contract/Fraternal Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0.000	UAPRE-2011.pdf

ENDORSEMENT

UNISEX ANNUITY PURCHASE RATE ENDORSEMENT FOR USE WITH EMPLOYER-SPONSORED RETIREMENT PLANS

The "Misstatement of Age or Sex" provision is revised to read "Misstatement of Age". All references to sex in this provision are deleted.

The Table of Monthly Installments under Option 4, which appears on page 5 of the contract, is replaced by the following unisex annuity table.

Option 4. Life Income - Unisex*

Age of Payee	Life	5 Years Certain	10 Years Certain	20 Years Certain	Age of Payee	Life	5 Years Certain	10 Years Certain	20 Years Certain
46	2.59	2.59	2.58	2.56	69	4.82	4.78	4.66	4.08
47	2.64	2.64	2.63	2.61	70	5.01	4.97	4.82	4.15
48	2.69	2.69	2.68	2.65	71	5.21	5.16	4.99	4.22
49	2.75	2.74	2.74	2.71	72	5.44	5.37	5.17	4.28
50	2.80	2.80	2.80	2.76	73	5.68	5.60	5.35	4.33
51	2.87	2.86	2.86	2.81	74	5.93	5.84	5.54	4.38
52	2.93	2.93	2.92	2.87	75	6.21	6.10	5.74	4.43
53	3.00	2.99	2.98	2.93	76	6.52	6.38	5.94	4.47
54	3.07	3.06	3.05	2.99	77	6.85	6.68	6.15	4.50
55	3.14	3.14	3.12	3.05	78	7.20	6.99	6.36	4.53
56	3.22	3.22	3.20	3.12	79	7.59	7.33	6.57	4.55
57	3.30	3.30	3.28	3.18	80	8.00	7.68	6.77	4.57
58	3.39	3.39	3.37	3.25	81	8.46	8.06	6.98	4.59
59	3.49	3.48	3.45	3.32	82	8.95	8.45	7.18	4.60
60	3.58	3.58	3.55	3.40	83	9.48	8.87	7.36	4.61
61	3.69	3.68	3.65	3.47	84	10.06	9.30	7.54	4.62
62	3.80	3.79	3.75	3.55	85	10.69	9.74	7.71	4.63
63	3.92	3.91	3.86	3.62	86		10.19	7.86	4.63
64	4.04	4.03	3.98	3.70	87		10.65	8.00	4.64
65	4.18	4.16	4.10	3.78	88		11.10	8.12	4.64
66	4.32	4.30	4.23	3.86	89		11.55	8.23	4.64
67	4.48	4.45	4.37	3.93	90		11.99	8.33	4.64
68	4.64	4.61	4.51	4.01					

These Settlement Option Tables are based on the Annuity 2000 Mortality Table assuming 100% Female, and [1.10%] annual effective interest.

* For monthly installments at other ages, contact the Home Office.

Signed for by the Company at its home office in Nyack, N.Y.


Secretary


President

PRESIDENTIAL LIFE INSURANCE COMPANY
NYACK, N.Y.

HAS ISSUED THIS ENDORSEMENT AS PART OF THE CONTRACT TO WHICH IT IS ATTACHED

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable for this filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable for this filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Not applicable for this filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: UAPRE-2011 Stmt of Variability.pdf		

	Item Status:	Status Date:
Satisfied - Item: Track Changes Made		
Comments: Marked up copy of previuos endorsements showing all changes made.		
Attachment:		

PRESIDENTIAL LIFE INSURANCE COMPANY

Statement of Variable Material

(Variability is denoted by bracketing)

10/21/2011

Form: UAPRE-2011 Unisex Annuity Purchase Rate Endorsement		
Location of Field in Form	Bracketed Term	Range/Scope of Variation
Page 1 of 1	Settlement Option Table - Guaranteed Table of Values	The guaranteed interest rate used in the Table of Monthly Installments will be the same as the Guaranteed Interest Rate defined below. Minimum and maximum range of 1.0% - 3.0%.
Page 1 of 1	Guaranteed Interest Rate	Variable minimum guaranteed interest rate, conditioned on a minimum and maximum range of 1.0% - 3.0%. The interest rate will be set for the life of the contract at issue. Any change in the guaranteed interest rate will be equal to, or greater than, the minimum rate determined in accordance with the Procedure for Determining the Minimum Nonforfeiture Rate, as filed with the Department. Any changes will be applicable only to new issues.
Page 1 of 1	Officer Signature/Title	In the event the name/title of an officer signing the endorsement form changes, any new name/title utilized will be that of an officer of the company.

ENDORSEMENT

~~SINGLE PREMIUM DEFERRED ANNUITY CONTRACTS~~

UNISEX ANNUITY PURCHASE RATE ENDORSEMENT FOR USE WITH EMPLOYER-SPONSORED RETIREMENT PLANS

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Secretary



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PRESIDENTIAL LIFE INSURANCE COMPANY

NYACK, N.Y.

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ENDORSEMENT

FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACTS

UNISEX ANNUITY PURCHASE RATE ENDORSEMENT FOR USE WITH EMPLOYER-SPONSORED RETIREMENT PLANS

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