

SERFF Tracking Number: MCHX-G127017735 State: Arkansas  
 Filing Company: Primerica Life Insurance Company State Tracking Number: 47878  
 Company Tracking Number: PLF11AG0  
 TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other  
 Product Name: PLF11AG0 - Advance Premium Deposits Agreement - Pr  
 Project Name/Number: PLF11AG0 - Advance Premium Deposits Agreement - Primerica Life Insurance Company/PLF11AG0 - Advance Premium Deposits Agreement - Primerica Life Insurance Company

## Filing at a Glance

Company: Primerica Life Insurance Company  
 Product Name: PLF11AG0 - Advance Premium Deposits Agreement - Pr SERFF Tr Num: MCHX-G127017735 State: Arkansas  
 TOI: L04I Individual Life - Term SERFF Status: Closed-Approved-Closed State Tr Num: 47878  
 Sub-TOI: L04I.500 Other Co Tr Num: PLF11AG0 State Status: Approved-Closed  
 Filing Type: Form Reviewer(s): Linda Bird  
 Author: SPI McHughConsulting Disposition Date: 02/14/2011  
 Date Submitted: 02/03/2011 Disposition Status: Approved-Closed  
 Implementation Date Requested: On Approval Implementation Date:  
 State Filing Description:

## General Information

Project Name: PLF11AG0 - Advance Premium Deposits Agreement - Primerica Life Insurance Company Status of Filing in Domicile:  
 Project Number: PLF11AG0 - Advance Premium Deposits Agreement - Primerica Life Insurance Company Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 02/14/2011  
 State Status Changed: 02/14/2011  
 Deemer Date: Created By: SPI McHughConsulting  
 Submitted By: SPI McHughConsulting Corresponding Filing Tracking Number:  
 Filing Description:  
 Jay Bradford  
 Insurance Commissioner  
 Arkansas Department of Insurance  
 Compliance - Life and Health  
 1200 West Third Street  
 Little Rock, AR 72201-1904

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RE: PLF11AG0 - Advance Premium Deposit Agreement

Dear Commissioner Bradford:

McHugh Consulting Resources, Inc. has been requested to file the attached forms on behalf of Primerica Life Insurance Company. We have provided an authorization letter for your files.

The form referenced above is being submitted for your review and approval. This is a new form and does not replace any existing form.

Advance Premium Deposit Agreement - This Agreement allows the owner to deposit with us funds to be paid as premiums in advance of their due date. The balance of the Advance Premium Deposits will earn interest based in part on current market conditions. The interest rate is variable, but will not be less than a benchmark rate. If any premiums due remain unpaid, advance payments will be used to prevent a lapse.

This Agreement will be offered to all applicants on a personal contact basis by our licensed agents. This Agreement will be used with any life plans and applications that we may develop in the future.

These forms are in final print. The Company reserves the right to change the appearance and pagination but not the text of these forms to comply with future changes in print systems. No font will be less than a 10-point font size. The Company also reserves the right to change the color and/or weight of the paper on which these forms are printed and to correct typographical errors without refiling.

Your approval of this filing will be appreciated. If you have any questions or need additional information, please do not hesitate to contact me.

Sincerely,

Katherine Hansen  
Mchugh Consulting Resources, Inc.  
mcr@mchughconsulting.com

Attachments

**Company and Contact**

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### Filing Contact Information

Katie Hansen, Compliance Analyst mcr@mchughconsulting.com  
 McHugh Consulting Resources, Inc. 215-230-7960 [Phone]  
 2005 South Easton Road, Suite 207 215-230-7961 [FAX]  
 Doylestown, PA 18901

### Filing Company Information

(This filing was made by a third party - McHughConsulting)

Primerica Life Insurance Company	CoCode: 65919	State of Domicile: Massachusetts
3120 Breckinridge Boulevard	Group Code: 41	Company Type: A&H
Duluth, GA 30099-0001	Group Name:	State ID Number:
(770) 564-6122 ext. [Phone]	FEIN Number: 04-1590590	

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### Filing Fees

Fee Required?	Yes
Fee Amount:	\$75.00
Retaliatory?	Yes
Fee Explanation:	MA, the domicile state, charges \$75 for this filing submission.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Primerica Life Insurance Company	\$75.00	02/03/2011	44359173

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/14/2011	02/14/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Revision to Filing Description	Note To Reviewer	SPI McHughConsulting	02/04/2011	02/04/2011

SERFF Tracking Number: MCHX-G127017735 State: Arkansas  
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## Disposition

Disposition Date: 02/14/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MCHX-G127017735 State: Arkansas  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization Letter		Yes
Form	Advance Premium Deposits Agreement		Yes

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**Note To Reviewer**

**Created By:**

SPI McHughConsulting on 02/04/2011 02:34 PM

**Last Edited By:**

Linda Bird

**Submitted On:**

02/08/2011 02:50 PM

**Subject:**

Revision to Filing Description

**Comments:**

Hello,

Due to an inadvertent oversight, the Filing Description should read that this Agreement will be used with any currently approved life plans and applications and any that Primerica may develop in the future.

We apologize for any inconvenience this may have caused.

Katherine Hansen

McHugh Consulting Resources, Inc.

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## Form Schedule

**Lead Form Number: PLF11AG0**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PLF11AG0	Other	Advance Premium Deposits Agreement	Initial		58.000	PLF11AG0 - FINAL-1_28_11.PDF

# PRIMERICA LIFE INSURANCE COMPANY

Executive Offices: 3120 Breckinridge Boulevard, Duluth, Georgia 30099-0001

## ADVANCE PREMIUM DEPOSITS AGREEMENT

In this Agreement the Owner shall be referred to as "You" or "Your". The Company shall be referred to as "We", "Us" or "Our".

We have issued this Agreement as a part of the Policy and agree to accept advance premium deposits subject to provisions of this Agreement. The purpose of this Agreement is to allow You to deposit with Us funds to be paid as premiums in advance of their due date.

**ADVANCE PREMIUM DEPOSITS** - You may deposit with Us sums of money under this Agreement while the Policy is in force. Any deposits which are not acceptable under this provision will be refunded to the Owner of the policy.

(1) The minimum amount deposited may not be less than the following:

(a) If advance premium deposits are made concurrently with payment of policy premiums, the minimum deposit amounts will be in accordance with the following schedule:

POLICY PREMIUM PAID	MINIMUM ADVANCE PREMIUM DEPOSITS
Annual .....	\$100.00
Semiannual .....	50.00
Quarterly .....	25.00
Monthly .....	10.00

(b) If advance premium deposits are made other than concurrently with the policy premium payment, the minimum amount will be \$100.00.

(2) The balance of Your Advance Premium Deposits at any given time may not exceed \$5,000 or the maximum permitted under state law (without additional disclosures), whichever is less.

**ANNUAL INTEREST** - You will earn interest on the balance of Your Advance Premium Deposits based in part on current market conditions. The interest rate is variable, but will not be less than the Benchmark Rate.

The Benchmark Rate is the rate published on the website <http://www.imoney.net.com/retail-money-funds/index.aspx> for the Retail Rate National Averages, Savings and Money Market Accounts, "Regular Savings \$10k". The published rate as of the last business day of a month will be the effective Benchmark Rate for the following month (for example, the effective Benchmark Rate for September would be the rate published as of the last business day of August on the imoney.net website).

The interest earned on Your Advance Premium Deposits is taxable. You should consult a tax advisor.

The interest rate You earn on Your Advance Premium Deposits is not tied to, and may be less than, Primerica Life Insurance Company's earnings on its general account. Interest rates may change without notice. You may obtain the current rate by calling the toll free number on page 2 of this Agreement.

At the end of each Policy Year in which there is a balance in the advance premium deposits, We will credit interest based on the lesser of: 1) the existing balance of the advance premium deposits; or 2) the average balance during the policy year just completed.

Primerica Life Insurance Company reserves the right to make changes in the terms and conditions of this Agreement, including selecting a different Benchmark Rate on which to base interest rates credited. In the event of changes, notice of the proposed changes will be sent to You. You will have 60 days to agree to these changes. Your continuation of this Agreement will affirm Your agreement to those changes.

**WITHDRAWAL** - You have the right at any time and at no charge to You, upon written request, to make withdrawals from the advance premium deposits balance. Withdrawals must be for at least \$100, or the entire balance amount, whichever is less.

**STATEMENTS** - You will receive an annual statement showing Your balance, Your transactions and any interest earned.

**SETTLEMENT** - In the event of the death of the Insured the then present balance of any advance premium deposits plus any interest earned will be paid to the beneficiary.

**AUTOMATIC WITHDRAWAL OF DEPOSITS UPON PREMIUM DEFAULT** - Unless otherwise instructed by You in writing, if any premium under the Policy remains unpaid on the date of default or any extended payment offer, whichever is later, We will withdraw from the advance premium deposits, if sufficient, the amount of such premium necessary to pay the premium due based on the then current premium payment schedule and apply such amount for payment thereof. Your policy will continue to be in lapse mode and the balance of Your Advance Premium Deposits will be returned to You if such balance is insufficient to cover the premium due on the then current premium payment schedule.

**TERMINATION** - Upon termination of Your policy by reason other than death of the Insured, You will receive a check for the balance of the advance premiums plus any interest accumulated.

**MINIMUM BALANCE** - If the balance of Your Advance Premium Deposits is less than \$10.00 and no advance premium deposits have been made within the last 12 months, the Company reserves the right to return the balance to the Owner.

**THE SAFETY OF YOUR ADVANCE PREMIUM DEPOSITS BALANCE** - Any advance premium deposits balances are held by and remain an asset of Primerica Life Insurance Company. These balances are not insured by the Federal Deposit Insurance Corporation (FDIC); however, they are protected by state guaranty funds, up to state coverage limits (generally \$300,000).

**THE BALANCE OF YOUR ADVANCE PREMIUM DEPOSITS FUNDS** - We assume no responsibility whatsoever as to how the funds in Your Advance Premium Deposits balance are applied, except as described for in AUTOMATIC WITHDRAWAL OF DEPOSITS UPON PREMIUM DEFAULT above. It is Your responsibility to consider whether and when to adjust Your premium payment schedule to a less frequent basis in order to reduce overall premium costs.

**QUESTIONS OR TO STOP THE COLLECTIONS OF ADVANCE PREMIUMS** - If You would like to stop the collection of advance premiums or if You have a question or need more information, call Our toll-free number, [1-800-257-4725, Monday through Friday between 8:00 a.m. and 5:00 p.m. Eastern Standard Time.]

**ENTIRE AGREEMENT** - This Agreement constitutes the entire agreement concerning advance premium deposits payments. There are no warranties, representations, covenants or agreements, expressed or implied, except those expressly set forth in this Agreement. Any amendments or modifications of this Agreement shall be in writing and executed by an officer of Primerica Life Insurance Company.

Signed for the Company at Duluth, Georgia.



Secretary



President

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## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachments:**

AR Readability Certification.PDF

AR Cert of Compliance with Rule 19.PDF

AR Certificate of Compliance 23-79-138 and R&R 49.PDF

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Authorization Letter

**Comments:**

**Attachment:**

2011 Authorization Letter for McHugh.PDF

**STATE OF ARKANSAS**  
**READABILITY CERTIFICATION**

**COMPANY NAME:** Primerica Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<b>Form Number</b>	<b>Score</b>
PLF11AG0	58

Signed:   
Name: Steven A. Reidich  
Title: Senior Vice President, Chief Legal Officer  
Date: February 1, 2011

## Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: Primerica Life Insurance Company

Form Number(s): PLF11AG0

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



\_\_\_\_\_  
Signature of Company Officer

\_\_\_\_\_  
Steven Reich

Name

\_\_\_\_\_  
Senior Vice President, Chief Legal Officer

Title

\_\_\_\_\_  
February 1, 2011

Date

## CERTIFICATE OF COMPLIANCE

Insurer: Primerica Life Insurance Company

Form Numbers: PLF11AG0

I hereby certify that the filing above meets all applicable Arkansas requirements including Regulation 49 (Life and Health Guaranty Fund Notice) and Ark. Code Ann. 23-79-138 and Bulletin 11-88 (Consumer Information Notice).



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Signature of Company Officer

Steven A. Reidich

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Name

Senior Vice President, Chief Legal  
Officer

---

Title

February 1, 2011

---

Date



Primerica Life Insurance Company      Tel 1 866 230 6617  
Office of the General Counsel      Tel 770 564-7941  
3120 Breckinridge Boulevard      Fax 770 564 7948  
Duluth, GA 30099-000  
NAIC #041-65919

January 5, 2011

Re: Attached Filing Submission

Please accept this letter as authorization from Primerica Life Insurance Company for McHugh Consulting Resources, Inc. to file any or all policy forms/rates as referenced in the corresponding SERFF filing on behalf of Primerica Life Insurance Company.

Sincerely,

A handwritten signature in blue ink, appearing to read "Steven A. Reidich", followed by a vertical red line.

Steven A. Reidich  
Senior Vice President