

SERFF Tracking Number: NAWS-127018331 State: Arkansas
Filing Company: National Western Life Insurance Company State Tracking Number: 47879
Company Tracking Number: 01-4383-10
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Amendment to Withdrawal Benefit Rider - CORRECTION
Project Name/Number: Amendment to Withdrawal Benefit Rider - CORRECTION/01-4383-10

Filing at a Glance

Company: National Western Life Insurance Company

Product Name: Amendment to Withdrawal Benefit Rider - CORRECTION SERFF Tr Num: NAWS-127018331 State: Arkansas

Benefit Rider - CORRECTION

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved-
Closed State Tr Num: 47879

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: 01-4383-10

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Stephanie Foskitt, Kitty
Kennedy

Disposition Date: 02/08/2011

Date Submitted: 02/03/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Amendment to Withdrawal Benefit Rider -
CORRECTION

Status of Filing in Domicile: Authorized

Project Number: 01-4383-10

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This form 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: 02/08/2011

Deemer Date:

State Status Changed: 02/08/2011

Submitted By: Stephanie Foskitt

Created By: Stephanie Foskitt

Filing Description:

Corresponding Filing Tracking Number:

RE: Amendment to the Withdrawal Benefit Rider, Form 01-4383-10

National Western Life Insurance Company, NAIC 66850, FEIN 84-0467208

Dear Mr. Bradford,

SERFF Tracking Number: NAWS-127018331 State: Arkansas
 Filing Company: National Western Life Insurance Company State Tracking Number: 47879
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Apologies in advance for any confusion. The submitted amendment form 01-4383-10 was recently approved in Arkansas on February 3, 2011 as SERFF filing number NAWS-126971398. There are some noted inconsistencies between the amendment and the Rider it amends. The inconsistencies are minor and include page numbering and omission of a reference to "Death Benefit". Please see the attached form "01-4383-10 Showing markup". This form has NOT been issued to any policyholders.

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

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
850 East Anderson Lane	Group Code: -99	Company Type:
Austin, TX 78752-1602	Group Name:	State ID Number:
(512) 836-1010 ext. [Phone]	FEIN Number: 84-0467208	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 per form x 1 form = \$50 total
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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National Western Life Insurance Company \$50.00 02/03/2011 44370314

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/08/2011	02/08/2011

SERFF Tracking Number: *NAWS-127018331* *State:* *Arkansas*
Filing Company: *National Western Life Insurance Company* *State Tracking Number:* *47879*
Company Tracking Number: *01-4383-10*
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Product Name: *Amendment to Withdrawal Benefit Rider - CORRECTION*
Project Name/Number: *Amendment to Withdrawal Benefit Rider - CORRECTION/01-4383-10*

Disposition

Disposition Date: 02/08/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *NAWS-127018331* 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	01-4383-10 Showing markup		Yes
Form	Amendment to the Withdrawal Benefit Rider		Yes

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Form Schedule

Lead Form Number: 01-4383-10

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	01-4383-10	Policy/Cont Amendment to the ract/Fratern Withdrawal Benefit al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: 01-4383-10 Previous Filing #: NAWS-126971398	54.000	01-4383-10 Amendment - Corrected.pdf

NATIONAL WESTERN LIFE INSURANCE COMPANY

AMENDMENT TO THE WITHDRAWAL BENEFIT RIDER

This amendment is issued as a part of the Withdrawal Benefit Rider to which it is attached. This amendment takes effect and expires with the rider to which it is attached. It is subject to all the applicable terms, conditions, limitations and exclusions of the contract that are not inconsistent with it. Nothing contained in this amendment will be held to change, waive or extend any provisions of the contract except as stated below. This amendment supersedes any conflicting provisions within the rider.

A. The third paragraph on Page 2 of 6, which reads:

The "Owner", "Annuitant", "Policy", "Policy Year", "Policy Anniversary", "Account Value", "Interest Credit(s)", "Free Withdrawal", and "Death Benefit", mean the Owner, Annuitant, Policy, Policy Year, Policy Anniversary, Account Value, Interest Credit(s), Free Withdrawal, and Death Benefit, as described in the Policy to which this rider is attached.

is replaced with the following paragraph:

The "Owner", "Annuitant", "Policy", "Policy Year", "Policy Anniversary", "Account Value", "Bonus Percentage", "Vested Bonus Value", "Interest Credit(s)", "Free Withdrawal", and "Death Benefit", mean the Owner, Annuitant, Policy, Policy Year, Policy Anniversary, Account Value, Bonus Percentage, Vested Bonus Value, Interest Credit(s), Free Withdrawal, and Death Benefit, as described in the Policy to which this rider is attached.

B. Item 1 of the Accumulation Period Withdrawal Payment Base provision on Page 3 of 6, which reads:

1. an accumulation of:
 - a. the Percentage of Premiums shown on the Policy Data Page of the Policy multiplied by the premiums received during each Policy Year; plus
 - b. the Rider Bonus shown on Page 1 of this rider multiplied by the premium received during the first Policy Year;

is replaced with:

1. an accumulation of:
 - a. the Percentage of Premiums shown on the Policy Data Page of the Policy multiplied by the premiums received during each Policy Year; plus
 - b. the Rider Bonus shown on Page 1 of this rider multiplied by the premium received during the first Policy Year; plus
 - c. the Bonus Percentage, if any, multiplied by the premium received during the first Policy Year.

C. Item 3 of the Restart provision on Page 4 of 6, which reads:

3. the Accumulation Period Withdrawal Payment Base will be set equal to the Account Value, if the Account Value is greater than the Accumulation Period Withdrawal Payment Base.

is replaced with:

3. the Accumulation Period Withdrawal Payment Base will be set equal to the Account Value plus any Vested Bonus Value, if the Account Value plus any Vested Bonus Value is greater than the Accumulation Period Withdrawal Payment Base.

D. In the first paragraph of the Withdrawal Payment Base provision on Page 4 of 6:

Account Value

is replaced with:

Account Value plus any Vested Bonus Value

E. In two places in the Step-Up provision on Page 5 of 6:

Account Value

is replaced with:

Account Value plus any Vested Bonus Value

A handwritten signature in black ink, reading "Russ L. Hoody". The signature is written in a cursive, flowing style.

President

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

01-4383-10 Officer Flesch.pdf

Item Status: **Status**
Date:

Satisfied - Item: 01-4383-10 Showing markup

Comments:

Attachment:

01-4383-10 Showing markup.pdf

NATIONAL WESTERN LIFE INSURANCE COMPANY
NAIC COMPANY NUMBER 66850
FLESCH READING EASE TEST SCORE CERTIFICATE
Amendment to Withdrawal Benefit Rider 01-3128-09, Form Number 01-4383-10

I hereby certify the following:

1. The Flesch Reading Ease Test score is as indicated below.
2. The form is printed, except for specifications pages, schedules and tables, in not less than ten point type.
3. The number of words contained in the text is as indicated below.
4. The entire form was analyzed.

<u>Form No.</u>	<u>Flesch Score</u>	<u>Words</u>
01-4383-10 (scored with 01-1160-10)	54	6,140



Paul D. Facey, FSA, MAAA
Senior Vice President – Chief Actuary

NATIONAL WESTERN LIFE INSURANCE COMPANY

AMENDMENT TO THE WITHDRAWAL BENEFIT RIDER

This amendment is issued as a part of the Withdrawal Benefit Rider to which it is attached. This amendment takes effect and expires with the rider to which it is attached. It is subject to all the applicable terms, conditions, limitations and exclusions of the contract that are not inconsistent with it. Nothing contained in this amendment will be held to change, waive or extend any provisions of the contract except as stated below. This amendment supersedes any conflicting provisions within the rider.

A. The third paragraph on Page 2 of [56](#), which reads:

The "Owner", "Annuitant", "Policy", "Policy Year", "Policy Anniversary", "Account Value", "Interest Credit(s)", ~~and "Free Withdrawal"~~, and "Death Benefit", mean the Owner, Annuitant, Policy, Policy Year, Policy Anniversary, Account Value, Interest Credit(s), ~~and Free Withdrawal~~, and Death Benefit, as described in the Policy to which this rider is attached.

is replaced with the following paragraph:

The "Owner", "Annuitant", "Policy", "Policy Year", "Policy Anniversary", "Account Value", "Bonus Percentage", "Vested Bonus Value", "Interest Credit(s)", ~~and "Free Withdrawal"~~, and "Death Benefit", mean the Owner, Annuitant, Policy, Policy Year, Policy Anniversary, Account Value, Bonus Percentage, Vested Bonus Value, Interest Credit(s), ~~and Free Withdrawal~~, and Death Benefit, as described in the Policy to which this rider is attached.

B. Item 1 of the Accumulation Period Withdrawal Payment Base provision on Page 3 of [56](#), which reads:

1. an accumulation of:
 - a. the Percentage of Premiums shown on the Policy Data Page of the Policy multiplied by the premiums received during each Policy Year; plus
 - b. the Rider Bonus shown on Page 1 of this rider multiplied by the premium received during the first Policy Year;

is replaced with:

1. an accumulation of:
 - a. the Percentage of Premiums shown on the Policy Data Page of the Policy multiplied by the premiums received during each Policy Year; plus
 - b. the Rider Bonus shown on Page 1 of this rider multiplied by the premium received during the first Policy Year; plus
 - c. the Bonus Percentage, if any, multiplied by the premium received during the first Policy Year.

C. Item 3 of the Restart provision on Page [34](#) of [56](#), which reads:

3. the Accumulation Period Withdrawal Payment Base will be set equal to the Account Value, if the Account Value is greater than the Accumulation Period Withdrawal Payment Base.

is replaced with:

3. the Accumulation Period Withdrawal Payment Base will be set equal to the Account Value plus any Vested Bonus Value, if the Account Value plus any Vested Bonus Value is greater than the Accumulation Period Withdrawal Payment Base.

| D. In the first paragraph of the Withdrawal Payment Base provision on Page 4 of [56](#):

Account Value

is replaced with:

Account Value plus any Vested Bonus Value

| E. In two places in the Step-Up provision on Page 5 of [56](#):

Account Value

is replaced with:

Account Value plus any Vested Bonus Value



President