

SERFF Tracking Number: AGNN-127113850 State: Arkansas
Filing Company: Western National Life Insurance Company State Tracking Number: 48433
Company Tracking Number: 111-1X
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: 111-1X
Project Name/Number: /

Filing at a Glance

Company: Western National Life Insurance Company

Product Name: 111-1X SERFF Tr Num: AGNN-127113850 State: Arkansas
TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 48433
Variable Closed
Sub-TOI: A02I.002 Flexible Premium Co Tr Num: 111-1X State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Authors: Lauren Cole, Angie Fox, Disposition Date: 04/12/2011
Nancy R Smith
Date Submitted: 04/07/2011 Disposition Status: Approved-
Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 04/12/2011
State Status Changed: 04/12/2011
Deemer Date: Created By: Angie Fox
Submitted By: Angie Fox Corresponding Filing Tracking Number:
Filing Description:

This form is being submitted for your review and approval. The form is new and does not replace any form previously approved by your Department. The filing includes no assumption or provisions that unfairly discriminate in availability, rates, benefits, or any other way for prospective insureds of the same class, equal expectation of life, and degree of risk. This filing does not contain any unusual or controversial items. To the best of our knowledge, information and belief, the forms submitted herewith are in compliance with the provisions of the insurance laws, rules, regulations and bulletins of your state, and such form contains no provisions previously disapproved by your Department.

We certify that we are in compliance with Regulations 19 and 49 as well as AR. Code Ann. 23-79-138.

SERFF Tracking Number: AGNN-127113850 State: Arkansas
 Filing Company: Western National Life Insurance Company State Tracking Number: 48433
 Company Tracking Number: 111-1X
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: 111-1X
 Project Name/Number: /

Form 111-1X is a deferred annuity application used with policy form A198-05, approved by your Department on 12/12/05.

Company and Contact

Filing Contact Information

Angie Fox, angie.fox@aigretirement.com
 2919 Allen Parkway, L10-30 713-831-6050 [Phone]
 Houston, TX 77019 713-831-6932 [FAX]

Filing Company Information

Western National Life Insurance Company CoCode: 70432 State of Domicile: Texas
 2929 Allen Parkway, L10-30 Group Code: 12 Company Type:
 Houston, TX 77019 Group Name: State ID Number:
 (713) 831-6006 ext. [Phone] FEIN Number: 75-0770838

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: the fee required to make this submission in our domicile state of Texas is \$100, therefore, \$100 is included.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western National Life Insurance Company	\$100.00	04/07/2011	46372204

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TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: 111-1X
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	04/12/2011	04/12/2011

SERFF Tracking Number: AGNN-127113850 *State:* Arkansas
Filing Company: Western National Life Insurance Company *State Tracking Number:* 48433
Company Tracking Number: 111-1X
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: 111-1X
Project Name/Number: /

Disposition

Disposition Date: 04/12/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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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	sov		Yes
Form	deferred annuity application		Yes

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TOI: A021 Individual Annuities- Deferred Non-Variable *Sub-TOI:* A021.002 Flexible Premium
Product Name: 111-1X
Project Name/Number: /

Form Schedule

Lead Form Number: 111-1X

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	111-1X	Application/deferred annuity Enrollment application Form	Initial		50.000	111-1X.pdf

DISCLOSURES

[REDEMPTIONS FROM OPTIONAL RETIREMENT PROGRAMS AND OTHER PLANS: Distributions from employer-sponsored retirement programs, including optional retirement programs, will be subject to any limitations imposed by the plan.

For Louisiana Optional Retirement Program Participants Only: For participants in the Louisiana Optional Retirement Program, withdrawals are limited by the plan and must take the form of an annuity payable over your lifetime or the joint lifetime of you and your beneficiary.

For Texas Optional Retirement Program Participants Only:

- Benefits in the Texas Optional Retirement Program vest after one year and one day of participation in one or more optional retirement plans.
- Benefits under the Texas Optional Retirement Program are available to you only after you attain the age of 70 ½ years, or terminate participation by death, retirement, or termination of employment in all Texas institutions of higher education.
- Western National Life Insurance Company (WNLIC) will require written verification from the program administrator of your qualification for any requested redemption of any annuity benefits purchased under the Texas Optional Retirement Program.

California Senior Disclosure: Please be advised that the sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation, and you may wish to consult independent legal or financial advice before selling or liquidating any assets and prior to the purchase of any life or annuity products being solicited, offered for sale, or sold.]

FRAUD WARNING

[In some states we are required to advise you of the following: Any person who knowingly intends to defraud or facilitates a fraud against an insurer by submitting an application or filing a false claim, or makes an incomplete or deceptive statement of a material fact, may be guilty of insurance fraud.

Arkansas, North Dakota, South Carolina, South Dakota, and Texas Residents Only: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, commits insurance fraud, which may be a crime and may subject the person to civil and criminal penalties.

Colorado, Kentucky, New Mexico, Ohio, and Pennsylvania Residents Only: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

District of Columbia, Louisiana, and Rhode Island Residents Only: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

Maryland and Massachusetts Residents Only: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit, or knowingly and willfully presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Residents Only: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Maine, Tennessee, Virginia and Washington Residents Only: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Oklahoma Residents Only: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claims for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.]

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Supporting Document Schedules

Item Status: **Status
Date:**

Satisfied - Item: Flesch Certification

Comments:

Attachment:

flesch-111-1X.pdf

Item Status: **Status
Date:**

Satisfied - Item: SOV

Comments:

Attachment:

SOV-111-1X.pdf

CERTIFICATION

WESTERN NATIONAL LIFE INSURANCE COMPANY, NAIC # 70432, hereby certifies that the following form(s) comply with the Flesch scale of readability requirements of your State and the forms achieved the following score:

<u>Form Number</u>	<u>Form Description</u>	<u>Flesch Score</u>
111-1X	Deferred Annuity Application	50



Tracey Harris
Vice President

April 5, 2011
Date

Statement of Variability for Form 111-1X
Western National Life Insurance Company
April 5, 2011
Variability denoted by the use of brackets

1. The location and telephone number are bracketed for administrative purposes. Any changes will be for future use only, and on a non-discriminatory basis.
2. The five and seven year surrender charge options are bracketed for flexibility in offering this application with a policy which has a five or seven year surrender charge. Any changes will be applicable to all new issues only.
3. The interest rate terms and current GMIR are bracketed to allow for flexibility in offering terms of different durations depending on economic conditions. The terms may range between 1 and 10 years. Blanks are included for the current crediting rate to be completed. Those rates will range between 1.0% and 10.0%. The current GMIR is 1.0% and may range between 1.00% and 3.00%.
4. The tax-qualified plan information is bracketed to allow for flexibility in the information collected and the tax-qualified plans offered, and for the ability to make changes that comply with applicable state or federal requirements.
4. The replacement information is bracketed to allow for flexibility in the information collected, and to make changes to comply with state or federal requirements. Replacement information will always be on the application as required, but may be subject to change based on state or federal updates. Any changes will apply to all new issues of the form as applicable.
5. The disclosures are bracketed so that text may be modified to comply with changes in state law at the time of issue.
6. The fraud warning section, except for Washington, is bracketed so that the text may be modified to comply with state law at the time of issue.



Tracey Harris - Vice President
Western National Life Insurance Company