

<i>SERFF Tracking Number:</i>	<i>AGNN-127172240</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Western National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48805</i>
<i>Company Tracking Number:</i>	<i>UNISEX-11</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>UNISEX-11</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Western National Life Insurance Company

Product Name: UNISEX-11

SERFF Tr Num: AGNN-127172240 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non-Variable

SERFF Status: Closed-Approved- Closed State Tr Num: 48805

Sub-TOI: A02I.002 Flexible Premium

Co Tr Num: UNISEX-11

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Lauren Cole, Angie Fox, Nancy R Smith

Disposition Date: 05/19/2011

Date Submitted: 05/17/2011

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: 05/19/2011

State Status Changed: 05/19/2011

Deemer Date:

Created By: Angie Fox

Submitted By: Angie Fox

Corresponding Filing Tracking Number:

Filing Description:

This form is being submitted for your consideration and approval. This form is new and does not replace any form previously approved by your Department. 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. The form will be marketed to individuals through financial institutions and will be home office and field issued.

UNISEX-11 will be used with all individual fixed annuity contracts previously approved by your department when they

SERFF Tracking Number: AGNN-127172240 State: Arkansas
 Filing Company: Western National Life Insurance Company State Tracking Number: 48805
 Company Tracking Number: UNISEX-11
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: UNISEX-11
 Project Name/Number: /

are issued with unisex factors in employer-sponsored plans. This endorsement will be a part of the contract and will be effective on the date the contract is issued. The endorsement may be added to previously issued contracts, as well as new issues.

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 filing in our domicile state of Texas is \$100, therefore, \$100 is included in this submission.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western National Life Insurance Company	\$100.00	05/17/2011	47697864

SERFF Tracking Number: AGNN-127172240 State: Arkansas
Filing Company: Western National Life Insurance Company State Tracking Number: 48805
Company Tracking Number: UNISEX-11
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: UNISEX-11
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	05/19/2011	05/19/2011

SERFF Tracking Number: AGNN-127172240 *State:* Arkansas
Filing Company: Western National Life Insurance Company *State Tracking Number:* 48805
Company Tracking Number: UNISEX-11
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: UNISEX-11
Project Name/Number: /

Disposition

Disposition Date: 05/19/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AGNN-127172240 State: Arkansas
 Filing Company: Western National Life Insurance Company State Tracking Number: 48805
 Company Tracking Number: UNISEX-11
 TOI: A021 Individual Annuities- Deferred Non- Variable Sub-TOI: A021.002 Flexible Premium
 Product Name: UNISEX-11
 Project Name/Number: /

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	amendatory endorsement		Yes

SERFF Tracking Number: AGNN-127172240 State: Arkansas
 Filing Company: Western National Life Insurance Company State Tracking Number: 48805
 Company Tracking Number: UNISEX-11
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: UNISEX-11
 Project Name/Number: /

Form Schedule

Lead Form Number: UNISEX-11

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	UNISEX-11	Policy/Cont amandatory ract/Fratern endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.900	UNISEX-11_filed.pdf

WESTERN NATIONAL
Life Insurance Company

205 East 10th Avenue
Amarillo, Texas 79101
Telephone 800.424.4990

AMENDATORY ENDORSEMENT

This endorsement attaches to and forms a part of Your Western National Life Insurance Company Policy.

All references to sex are deleted from your Policy. The following language replaces language in the Income Plans section and the table replaces the Minimum Monthly Income Plan Table in your Contract.

The amount of income paid under an income plan will depend on the amount applied to purchase the Plan, less premium tax, if any, and the income plan option selected. The rate of interest guaranteed under these income plan options is [1.5%] per year. The minimum income plan values are based on the [A2000 Individual Annuity Valuation Table] ultimate 50% male, 50% female, with interest at [1.5%]. The attained age at annuitization will be adjusted downward by one year for each full five year period that has elapsed since January 1, 2000.

WESTERN NATIONAL LIFE INSURANCE COMPANY

[*Katherine Stoner*]

SECRETARY

**MINIMUM MONTHLY INCOME PLAN PAYMENTS
PER \$1,000 OF ANNUITY VALUE USED TO PURCHASE AN INCOME PLAN**

Attained Age of Payee When First Installment is Payable	PLAN A, B and C TABLES						PLAN E TABLE	
	MALE and FEMALE						No. of Years Payable	Fixed Period Income
	PLAN A Life Income	PLAN B Life Income with Guaranteed Period				PLAN C Life Income with Installment Refund		
		5 years	10 years	15 years	20 years			
50	[\$3.15	\$3.15	\$3.13	\$3.11	\$3.07	\$2.96	5	\$17.28
51	3.22	3.21	3.20	3.17	3.13	3.02	6	14.51
52	3.29	3.28	3.27	3.24	3.19	3.07	7	12.53
53	3.36	3.36	3.34	3.30	3.25	3.13	8	11.04
54	3.44	3.43	3.41	3.37	3.31	3.19	9	9.89
55	3.52	3.51	3.49	3.45	3.37	3.25	10	8.96
56	3.61	3.60	3.57	3.52	3.44	3.31	11	8.21
57	3.70	3.69	3.66	3.60	3.51	3.38	12	7.58
58	3.80	3.79	3.75	3.68	3.58	3.45	13	7.05
59	3.90	3.89	3.85	3.77	3.65	3.52	14	6.59
60	4.01	3.99	3.95	3.86	3.72	3.60	15	6.20
61	4.12	4.11	4.06	3.95	3.79	3.68	16	5.85
62	4.25	4.23	4.17	4.05	3.86	3.76	17	5.55
63	4.38	4.36	4.29	4.15	3.94	3.85	18	5.27
64	4.52	4.49	4.41	4.25	4.01	3.95	19	5.03
65	4.67	4.64	4.54	4.36	4.08	4.04	20	4.81]
66	4.83	4.79	4.68	4.46	4.15	4.15		
67	5.00	4.96	4.82	4.57	4.22	4.25		
68	5.18	5.13	4.97	4.68	4.29	4.37		
69	5.38	5.32	5.13	4.80	4.35	4.49		
70	5.59	5.52	5.29	4.91	4.41	4.61		
71	5.81	5.73	5.46	5.02	4.47	4.74		
72	6.05	5.95	5.64	5.13	4.52	4.88		
73	6.31	6.19	5.82	5.24	4.57	5.03		
74	6.59	6.44	6.01	5.34	4.61	5.18		
75	6.88	6.71	6.20	5.44	4.64	5.34		

All values shown are based on an interest rate of [1.5%].

SERFF Tracking Number: AGNN-127172240 State: Arkansas
Filing Company: Western National Life Insurance Company State Tracking Number: 48805
Company Tracking Number: UNISEX-11
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: UNISEX-11
Project Name/Number: /

Supporting Document Schedules

Item Status: **Status
Date:**

Satisfied - Item: Flesch Certification

Comments:

Attachment:

flesch-UNISEX-11.pdf

Item Status: **Status
Date:**

Satisfied - Item: SOV

Comments:

Attachment:

SOV-UNISEX-11.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>
UNISEX-11	amendatory endorsement	50.9



Tracey Harris
Vice President

May 17, 2011
Date

**Statement of Variability for Form:
UNISEX-11
May 17, 2011**

- For administrative purposes, the location, telephone number and other annuity contact information is bracketed.
- For administrative purposes, the Officer signatures are bracketed on the cover page of the policy.
- The settlement option interest rate, mortality table and the values in the settlement option tables in the above captioned form are submitted on a variable basis and are denoted as variable by use of brackets []. Any changes will be applicable only to new issues. Any change in the settlement option interest rate, mortality table or the values listed in the settlement option table will be filed with the Department for approval prior to use.