

SERFF Tracking Number: AEGA-127224034 State: Arkansas  
Filing Company: Monumental Life Insurance Company State Tracking Number: 49059  
Company Tracking Number: RGMB 43 0811  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: RGMB 43 0811  
Project Name/Number: Flexible Premium Variable Annuity Rider/RGMB 43 0811

## Filing at a Glance

Company: Monumental Life Insurance Company

Product Name: RGMB 43 0811 SERFF Tr Num: AEGA-127224034 State: Arkansas  
TOI: A03I Individual Annuities - Deferred SERFF Status: Closed-Approved- State Tr Num: 49059  
Variable Closed  
Sub-TOI: A03I.002 Flexible Premium Co Tr Num: RGMB 43 0811 State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Linda Bird  
Author: Laurie Bascom Disposition Date: 06/21/2011  
Date Submitted: 06/15/2011 Disposition Status: Approved-Closed  
Implementation Date Requested: On Approval Implementation Date:  
State Filing Description:

## General Information

Project Name: Flexible Premium Variable Annuity Rider Status of Filing in Domicile: Pending  
Project Number: RGMB 43 0811 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: 06/21/2011  
State Status Changed: 06/21/2011  
Deemer Date: Created By: Laurie Bascom  
Submitted By: Laurie Bascom Corresponding Filing Tracking Number:  
Filing Description:  
Life and Health Division  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201

Re: Monumental Life Insurance Company  
NAIC # 468 - 66281  
RGMB 43 0811 – Flexible Premium Variable Annuity Rider  
SERFF Tracking Number – AEGA-127224034

SERFF Tracking Number: AEGA-127224034 State: Arkansas  
Filing Company: Monumental Life Insurance Company State Tracking Number: 49059  
Company Tracking Number: RGMB 43 0811  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: RGMB 43 0811  
Project Name/Number: Flexible Premium Variable Annuity Rider/RGMB 43 0811

Dear Sir or Madam:

Please find attached the above referenced rider for your review and approval. This is a new form and is intended to replace rider form number RGMB 26 0508, approved by your Department on 06/26/2008. This is an optional rider for use with in-force and new issues of policy form VVAP U 1101, approved by your Department on 05/14/2002.

This rider offers a Guaranteed Lifetime Withdrawal Benefit that is available to the policyholder when they purchase the rider. This rider is also available to Joint Annuitants as outlined on the cover sheets and statements of variability included with this filing. We have started with an Individual base rider that provides a Guaranteed Lifetime Withdrawal Benefit and have attached a cover sheet to outline the language that varies dependent solely upon the rider being elected by Joint Annuitants. We have also enclosed statements of variability that outline the items bracketed.

This rider is used with a variable annuity which is an SEC registered product. Therefore, a Flesch Readability Certification has not been attached as a flesch reading ease score is not required.

Please note the paper and font of the attached rider print may change in the future. You have our assurances the form will contain the same language as approved by your Department.

We would appreciate your review and approval of this form.

Sincerely,

Monumental Life Insurance Company

Laurie Bascom  
Filing Analyst II  
TCM Regulatory Filing Dept.  
Phone: 319-355-6813  
Fax: 319-355-6820  
Email: lbascom@aegonusa.com

P.S. This form was approved by Iowa, our home state, on \_\_\_\_\_, or is concurrently submitted.

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: AEGA-127224034 State: Arkansas  
 Filing Company: Monumental Life Insurance Company State Tracking Number: 49059  
 Company Tracking Number: RGMB 43 0811  
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
 Product Name: RGMB 43 0811  
 Project Name/Number: Flexible Premium Variable Annuity Rider/RGMB 43 0811

Laurie Bascom, Forms Filing Analyst II lbascom@aegonusa.com  
 4333 Edgewood Road, NE 319-355-6813 [Phone]  
 Cedar Rapids, IA 52499 319-355-6820 [FAX]

**Filing Company Information**

Monumental Life Insurance Company	CoCode: 66281	State of Domicile: Iowa
4333 Edgewood Road N.E.	Group Code: 468	Company Type: Life and Annuity
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(800) 553-5957 ext. [Phone]	FEIN Number: 52-0419790	

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: 1 form X \$50/form  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Monumental Life Insurance Company	\$50.00	06/15/2011	48724976

SERFF Tracking Number: AEGA-127224034 State: Arkansas  
Filing Company: Monumental Life Insurance Company State Tracking Number: 49059  
Company Tracking Number: RGMB 43 0811  
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
Product Name: RGMB 43 0811  
Project Name/Number: Flexible Premium Variable Annuity Rider/RGMB 43 0811

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/21/2011	06/21/2011

*SERFF Tracking Number:* AEGA-127224034      *State:* Arkansas  
*Filing Company:* Monumental Life Insurance Company      *State Tracking Number:* 49059  
*Company Tracking Number:* RGMB 43 0811  
*TOI:* A031 Individual Annuities - Deferred Variable      *Sub-TOI:* A031.002 Flexible Premium  
*Product Name:* RGMB 43 0811  
*Project Name/Number:* Flexible Premium Variable Annuity Rider/RGMB 43 0811

## **Disposition**

Disposition Date: 06/21/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGA-127224034 State: Arkansas  
 Filing Company: Monumental Life Insurance Company State Tracking Number: 49059  
 Company Tracking Number: RGMB 43 0811  
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
 Product Name: RGMB 43 0811  
 Project Name/Number: Flexible Premium Variable Annuity Rider/RGMB 43 0811

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	SOVs		Yes
<b>Form</b>	Flexible Premium Variable Annuity Rider		Yes

SERFF Tracking Number: AEGA-127224034 State: Arkansas  
 Filing Company: Monumental Life Insurance Company State Tracking Number: 49059  
 Company Tracking Number: RGMB 43 0811  
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 Product Name: RGMB 43 0811  
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## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	RGMB 43 0811	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			RGMB 43 0811 - Single - Vanguard GLWB.pdf RGMB 43 0811- Joint - Vanguard GLWB.pdf

# Monumental Life Insurance Company

Monumental Life Insurance Company  
(Herein referred to as the "Company")  
An Iowa Stock Company  
Home Office: [Cedar Rapids, Iowa]  
Administrative Office: [Valley Forge, Pennsylvania 19482]

## GUARANTEED LIFETIME WITHDRAWAL BENEFIT

This rider is issued as a part of the contract to which it is attached.

### Rider Data Specification

Contract Number:	[ 12345 ]
Rider Date:	[ 07/01/11 ]
Annuitant:	[ John Doe ]
Annuitant's Issue Age/Sex:	[ 35 / Male ]
Initial Rider Fee Percentage:	[ 0.95% ]

### ARTICLE I

This rider will terminate upon the annuitant's death or if you surrender your contract. This rider will also terminate if the contract to which this rider is attached is assigned, if the owner is changed without our approval or if any change is made to the annuitant, other than death. This rider will also terminate upon the death of the owner if the owner is not an annuitant. Termination of the rider will result in the loss of all benefits provided by the rider. You can terminate the rider at any time. The termination will be effective at the end of the rider quarter following our receipt of the notification of termination. You can elect any available guaranteed lifetime withdrawal benefit rider 1 year following the termination date.

Only money invested in designated investments will be eligible for the guaranteed lifetime withdrawal benefit. You can transfer between the designated investments as permitted under your contract. We reserve the right to restrict new premium and transfers into the designated investments.

Monumental Life Insurance Company cannot and does not guarantee that any of the designated investments will always be available for premium payments, allocations, or transfers. We retain the right, subject to any applicable law, to make certain changes in the designated investments including adding or eliminating designated investments.

A rider fee will be deducted on the rider date and on each rider quarter as described below.

### **DEFINITIONS:**

Terms used that are not defined in this rider shall have the same meaning as those in your contract.

#### **Designated Investments**

Investment options authorized for use with this rider as identified by us.

#### **Excess Withdrawal**

The excess of a gross partial withdrawal from designated investments or transfers from designated investments to non-designated investments over the maximum annual withdrawal amount remaining for that rider year prior to the withdrawal or transfer, if any.

#### **Gross Partial Withdrawal**

The amount which will be deducted from your accumulated value as a result of each partial withdrawal.

**ARTICLE I CONTINUED**

**Maximum Annual Withdrawal Amount**

The total amount that can be withdrawn from the designated investments and transferred from designated investments to non-designated investments each rider year without reducing the total withdrawal base. This amount will change if the total withdrawal base changes.

**Rider Anniversary**

The anniversary of the rider date.

**Rider Quarter**

Each three-month period following the rider date.

**Rider Year**

Each twelve-month period following the rider date.

**ARTICLE II**

**Rider Fee**

The rider fee will be deducted from each designated investment on the rider date and on each rider quarter. The amount deducted from each designated investment is A) multiplied by B) divided by 4 where:

- A) The total withdrawal base;
- B) The rider fee percentage.

**Rider Fee Adjustment**

If any premium additions or transfers are made into the designated investments, a new rider fee percentage may apply. The rider fee adjustment will be the weighted average of the current rider fee percentage and the rider fee percentage associated with the premium additions and/or transfers to the designated investments, as outlined below.

The new rider fee percentage is the sum of A) and B) with the result divided by C):

- A) the current total withdrawal base prior to the premium addition and/or transfer to the designated investments multiplied by your rider’s current rider fee percentage;
- B) the premium amount and/or transfer to the designated investments multiplied by the rider fee percentage applicable to new premium additions and/or transfers to the designated investments;
- C) the total withdrawal base after adding the additional premium and/or transfer to the designated investments.

**Guaranteed Lifetime Withdrawal Benefit**

Under this rider, we guarantee that you can withdraw or transfer out of the designated investments up to the maximum annual withdrawal amount each rider year from the designated investments, regardless of the accumulated value of the designated investments, until the annuitant's death (subject to the termination of this rider as described in Article I).

The Withdrawal Percentage is determined by the attained age of the annuitant at the time of the first withdrawal or transfer of any amount from the designated investments taken on the rider anniversary following the annuitant's [59th] birthday:

<u>Attained Age at First Withdrawal</u>	<u>Withdrawal Percentage</u>
[ 0 – 58 ]	[ 0.0% ]
[ 59 – 64 ]	[ 4.5% ]
[ 65 – 69 ]	[ 5.0% ]
[ 70 – 79 ]	[ 5.5% ]
[ 80+ ]	[ 6.5% ]

If the annuitant is not yet [59] on the rider date, then this percentage will be zero until the rider anniversary following the annuitant's [59th] birthday.

## **ARTICLE II CONTINUED**

Withdrawals will reduce the accumulated value of the contract to which this rider is attached. If the accumulated value of the designated investments equals zero, you will be eligible to receive benefit payments. Furthermore, any subsequent premium payments or transfers to the designated investments will not be considered for purposes of this rider. To receive withdrawals guaranteed by this rider after the accumulated value of your designated investments reaches zero (i.e. benefit payments), you must select the frequency of benefit payments in accordance with the contract provisions to which this rider attaches.

### **Misstatement of Age**

If the annuitant's issue age has been misstated, this rider's fees and benefits will be adjusted to the amounts which would have been calculated for the correct issue age. If withdrawals under the provisions of the rider have already commenced and the misstatement caused the maximum annual withdrawal amount to be overstated, any withdrawal or transfer from the designated investments in excess of the correct maximum annual withdrawal amount will be considered an excess withdrawal and will impact the total withdrawal base and maximum annual withdrawal amount. If overpayments occurred when the sum of the accumulated values in all the designated investments was zero, the amount of that overpayment will be deducted from one or more future payments until this amount is paid in full.

### **Proof of Issue Age and Survival**

The benefits under this rider depend on the annuitant being alive at the time of withdrawal and the amount of the benefit depends on the issue age of the annuitant. Proof of survival and the issue age may be required by the Company.

### **Total Withdrawal Base**

The total withdrawal base on the rider date is equal to the accumulated value in the designated investments. After the rider date, the total withdrawal base is equal to the total withdrawal base on the rider date, plus the full amount of any premiums to designated investments or any transfers from non-designated investments to designated investments added after the rider date, less any total withdrawal base adjustments. Without prior Company approval, you are not covered for cumulative premiums and/or transfers from non-designated investments to designated investments which have been allocated to the designated investments exceeding \$2,500,000.

On each rider anniversary, the total withdrawal base will be set to the greater of:

- 1) The current total withdrawal base; or
- 2) The accumulated value in the designated investments on the rider anniversary.

### **Total Withdrawal Base Adjustments**

Gross partial withdrawals from designated investments and transfers from designated investments to non-designated investments up to the maximum annual withdrawal amount each rider year will not reduce the total withdrawal base. Gross partial withdrawals from designated investments and transfers from designated investments to non-designated investments in excess of the maximum annual withdrawal amount each rider year will reduce the total withdrawal base by the greater of 1) and 2), where:

- 1) is the excess withdrawal amount; and
- 2) is the result of (A divided by B), multiplied by C, where:
  - A) is the excess withdrawal amount;
  - B) is the accumulated value in the designated investments after the maximum annual withdrawal amount has been withdrawn, but prior to the withdrawal of the excess amount; and
  - C) is the total withdrawal base prior to the withdrawal of the excess amount.

## **ARTICLE II CONTINUED**

### **Maximum Annual Withdrawal Amount**

The maximum annual withdrawal amount will be equal to the greater of 1) and 2), where:

- 1) is A multiplied by B where:
  - A) is the total withdrawal base, and
  - B) is the withdrawal percentage.
- 2) after the first rider anniversary, is an amount equal to the minimum required distribution amount attributable to the accumulated value of the designated investments. The minimum required distribution may only be used if all of the following are true:
  - A) the contract to which this rider is attached is a tax-qualified contract for which IRS minimum required distributions are required,
  - B) the minimum required distributions do not start prior to the annuitant's attained age 70 1/2,
  - C) the minimum required distributions are based on either the Uniform Lifetime table or the Joint Life and Last Survivor Expectancy table,
  - D) the minimum required distributions are based on age of the living annuitant. The minimum required distributions can not be based on the age of someone who is deceased,
  - E) the minimum required distributions are based only on the contract to which this rider is attached, and
  - F) the minimum required distributions are only for the current calendar year. Amounts carried over from past calendar years are not considered.

If any of the above are not true, then 2) is equal to zero and the minimum required distribution is not available as a maximum annual withdrawal amount. An amount in addition to the amount described in 2) above, may need to be taken to satisfy minimum required distributions. Such additional withdrawal amount will be considered an excess withdrawal (as described under "Total Withdrawal Base Adjustments" above).

If you withdraw less than the maximum annual withdrawal amount in a rider year, the unused portion cannot be carried over to the next rider year.

## **ARTICLE III**

### **Continuation**

In the case of spousal joint owners where one spouse is the annuitant, if the spouse who is not the annuitant dies and the owner's designated beneficiary or joint owner is the spouse of the deceased, the surviving spouse may elect to continue the contract and rider. In the case of spousal joint owners where one spouse is the annuitant, if the spouse who is the annuitant dies, this rider will terminate.

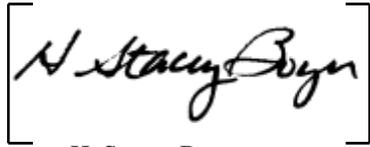
In the case of non-spousal joint owners where an owner who is not the annuitant dies, the surviving owner (who is also the sole designated beneficiary) may elect to receive lifetime income payments under this rider instead of receiving any benefits applicable to the contract. The lifetime income payments must begin no later than 1 year after the owner's death and will be equal to the maximum annual withdrawal amount divided by the number of payments made per year. Once the payments begin, no additional premium payments will be accepted and no additional withdrawals will be paid.

**ARTICLE III CONTINUED**

**Annuitization**

You must begin to receive guaranteed lifetime withdrawal benefit payments from your designated investments no later than the income date specified under your contract. On the income date, you will have the option to receive lifetime income payments from your designated investments that are no less than your maximum annual withdrawal amount each year. If you do not elect to receive guaranteed lifetime withdrawal benefit payments from your designated investments before the income date, we will begin making monthly payments to you after the income date, based on your maximum annual withdrawal amount.

Signed for us at our home office.



H. Stacey Boyer  
Secretary



Brenda Clancy  
President

# Monumental Life Insurance Company

**Monumental Life Insurance Company**  
(Herein referred to as the “Company”)  
An Iowa Stock Company  
Home Office: [Cedar Rapids, Iowa]  
Administrative Office: [Valley Forge, Pennsylvania 19482]

## GUARANTEED LIFETIME WITHDRAWAL BENEFIT

This rider is issued as a part of the contract to which it is attached.

### Rider Data Specification

Contract Number:	[12345
Rider Date:	07/01/11
Annuitant:	John Doe
Annuitant’s Issue Age/Sex:	35 / Male
Annuitant’s Spouse:	Jane Doe
Annuitant’s Spouse’s Issue Age/Sex:	35 / Female
Initial Rider Fee Percentage:	0.95%

### ARTICLE I

This rider will terminate upon the later of the annuitant's or annuitant’s spouse’s (as of the rider date) death or if you surrender your contract. This rider will also terminate if the contract to which this rider is attached is assigned, if the owner is changed without our approval or if any change is made to either annuitant, other than death. This rider will also terminate upon the death of the owner if the owner is not an annuitant. Termination of the rider will result in the loss of all benefits provided by the rider. You can terminate the rider at any time. The termination will be effective at the end of the rider quarter following our receipt of the notification of termination. You can elect any available guaranteed lifetime withdrawal benefit rider 1 year following the termination date.

As it pertains to the benefits of this rider, the annuitant’s spouse cannot be changed. The annuitant’s spouse must be the joint annuitant and joint owner. The only living owners allowed on the contract to which this rider is attached are the annuitant and the annuitant’s spouse. For a qualified account, the annuitant’s spouse must be the joint annuitant and the primary beneficiary.

Only money invested in designated investments will be eligible for the guaranteed lifetime withdrawal benefit. You can transfer between the designated investments as permitted under your contract. We reserve the right to restrict new premium and transfers into the designated investments.

Monumental Life Insurance Company cannot and does not guarantee that any of the designated investments will always be available for premium payments, allocations, or transfers. We retain the right, subject to any applicable law, to make certain changes in the designated investments including adding or eliminating designated investments.

A rider fee will be deducted on the rider date and on each rider quarter as described below.

## **ARTICLE I CONTINUED**

### **DEFINITIONS:**

Terms used that are not defined in this rider shall have the same meaning as those in your contract.

#### **Designated Investments**

Investment options authorized for use with this rider as identified by us.

#### **Excess Withdrawal**

The excess of a gross partial withdrawal from designated investments or transfers from designated investments to non-designated investments over the maximum annual withdrawal amount remaining for that rider year prior to the withdrawal or transfer, if any.

#### **Gross Partial Withdrawal**

The amount which will be deducted from your accumulated value as a result of each partial withdrawal.

#### **Maximum Annual Withdrawal Amount**

The total amount that can be withdrawn from the designated investments and transferred from designated investments to non-designated investments each rider year without reducing the total withdrawal base. This amount will change if the total withdrawal base changes.

#### **Rider Anniversary**

The anniversary of the rider date.

#### **Rider Quarter**

Each three-month period following the rider date.

#### **Rider Year**

Each twelve-month period following the rider date.

## **ARTICLE II**

### **Rider Fee**

The rider fee will be deducted from each designated investment on the rider date and on each rider quarter. The amount deducted from each designated investment is A) multiplied by B) divided by 4 where:

- A) The total withdrawal base;
- B) The rider fee percentage.

### **Rider Fee Adjustment**

If any premium additions or transfers are made into the designated investments, a new rider fee percentage may apply. The rider fee adjustment will be the weighted average of the current rider fee percentage and the rider fee percentage associated with the premium additions and/or transfers to the designated investments, as outlined below.

The new rider fee percentage is the sum of A) and B) with the result divided by C):

- A) the current total withdrawal base prior to the premium addition and/or transfer to the designated investments multiplied by your rider's current rider fee percentage;
- B) the premium amount and/or transfer to the designated investments multiplied by the rider fee percentage applicable to new premium additions and/or transfers to the designated investments;
- C) the total withdrawal base after adding the additional premium and/or transfer to the designated investments.

**ARTICLE II CONTINUED**

**Guaranteed Lifetime Withdrawal Benefit**

Under this rider, we guarantee that you can withdraw or transfer out of the designated investments up to the maximum annual withdrawal amount each rider year from the designated investments, regardless of the accumulated value of the designated investments, until the surviving annuitant's death (subject to the termination of this rider as described in Article I).

The Withdrawal Percentage is determined by the attained age of the younger of the living spouses at the time of the first withdrawal or transfer of any amount from the designated investments taken on the rider anniversary following the younger of the living spouses' [59th] birthday:

<u>Attained Age at First Withdrawal</u>	<u>Withdrawal Percentage</u>
[ 0 – 58 ]	[ 0.0% ]
[ 59 – 64 ]	[ 4.0% ]
[ 65 – 69 ]	[ 4.5% ]
[ 70 – 79 ]	[ 5.0% ]
[ 80+ ]	[ 6.0% ]

If the younger of the annuitant and the annuitant's spouse is not yet [59] on the rider date, then this percentage will be zero until the rider anniversary following the younger of the living spouses' [59th] birthday.

Withdrawals will reduce the accumulated value of the contract to which this rider is attached. If the accumulated value of the designated investments equals zero, you will be eligible to receive benefit payments. Furthermore, any subsequent premium payments or transfers to the designated investments will not be considered for purposes of this rider. To receive withdrawals guaranteed by this rider after the accumulated value of your designated investments reaches zero (i.e. benefit payments), you must select the frequency of benefit payments in accordance with the contract provisions to which this rider attaches.

**Misstatement of Age**

If the annuitant's issue age or annuitant's spouse's issue age has been misstated, this rider's fees and benefits will be adjusted to the amounts which would have been calculated for the correct issue age. If withdrawals under the provisions of the rider have already commenced and the misstatement caused the maximum annual withdrawal amount to be overstated, any withdrawal or transfer from the designated investments in excess of the correct maximum annual withdrawal amount will be considered an excess withdrawal and will impact the total withdrawal base and maximum annual withdrawal amount. If overpayments occurred when the sum of the accumulated values in all the designated investments was zero, the amount of that overpayment will be deducted from one or more future payments until this amount is paid in full.

**Proof of Issue Age and Survival**

The benefits under this rider depend on the annuitant or annuitant's spouse being alive at the time of withdrawal and the amount of the benefit depends on the issue age of the annuitant and annuitant's spouse. Proof of survival and the issue ages may be required by the Company.

**Total Withdrawal Base**

The total withdrawal base on the rider date is equal to the accumulated value in the designated investments. After the rider date, the total withdrawal base is equal to the total withdrawal base on the rider date, plus the full amount of any premiums to designated investments or any transfers from non-designated investments to designated investments added after the rider date, less any total withdrawal base adjustments. Without prior Company approval, you are not covered for cumulative premiums and/or transfers from non-designated investments to designated investments which have been allocated to the designated investments exceeding \$2,500,000.

On each rider anniversary, the total withdrawal base will be set to the greater of:

- 1) The current total withdrawal base; or
- 2) The accumulated value in the designated investments on the rider anniversary.

## **ARTICLE II CONTINUED**

### **Total Withdrawal Base Adjustments**

Gross partial withdrawals from designated investments and transfers from designated investments to non-designated investments up to the maximum annual withdrawal amount each rider year will not reduce the total withdrawal base. Gross partial withdrawals from designated investments and transfers from designated investments to non-designated investments in excess of the maximum annual withdrawal amount each rider year will reduce the total withdrawal base by the greater of 1) and 2), where:

- 1) is the excess withdrawal amount; and
- 2) is the result of (A divided by B), multiplied by C, where:
  - A) is the excess withdrawal amount;
  - B) is the accumulated value in the designated investments after the maximum annual withdrawal amount has been withdrawn, but prior to the withdrawal of the excess amount; and
  - C) is the total withdrawal base prior to the withdrawal of the excess amount.

### **Maximum Annual Withdrawal Amount**

The maximum annual withdrawal amount will be equal to the greater of 1) and 2), where:

- 1) is A multiplied by B where:
  - A) is the total withdrawal base, and
  - B) is the withdrawal percentage.
- 2) after the first rider anniversary, is an amount equal to the minimum required distribution amount attributable to the accumulated value of the designated investments. The minimum required distribution may only be used if all of the following are true:
  - A) the contract to which this rider is attached is a tax-qualified contract for which IRS minimum required distributions are required,
  - B) the minimum required distributions do not start prior to the annuitant's attained age 70 1/2,
  - C) the minimum required distributions are based on either the Uniform Lifetime table or the Joint Life and Last Survivor Expectancy table,
  - D) the minimum required distributions are based on age of the living annuitant or the annuitant's spouse if the annuitant is deceased. The minimum required distributions can not be based on the age of someone who is deceased,
  - E) the minimum required distributions are based only on the contract to which this rider is attached, and
  - F) the minimum required distributions are only for the current calendar year. Amounts carried over from past calendar years are not considered.

If any of the above are not true, then 2) is equal to zero and the minimum required distribution is not available as a maximum annual withdrawal amount. An amount in addition to the amount described in 2) above, may need to be taken to satisfy minimum required distributions. Such additional withdrawal amount will be considered an excess withdrawal (as described under "Total Withdrawal Base Adjustments" above).

If you withdraw less than the maximum annual withdrawal amount in a rider year, the unused portion cannot be carried over to the next rider year.

**ARTICLE III**

**Continuation**

In the case of spousal joint owners, upon the death of the first annuitant, the surviving spouse may elect to continue the contract and rider. The rider continues until the death of the surviving spouse.

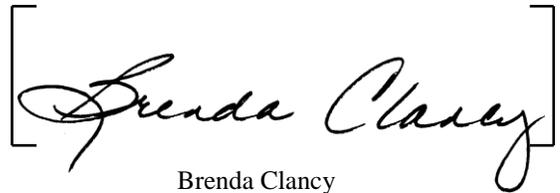
**Annuitization**

You must begin to receive guaranteed lifetime withdrawal benefit payments from your designated investments no later than the income date specified under your contract. On the income date, you will have the option to receive lifetime income payments from your designated investments that are no less than your maximum annual withdrawal amount each year. If you do not elect to receive guaranteed lifetime withdrawal benefit payments from your designated investments before the income date, we will begin making monthly payments to you after the income date, based on your maximum annual withdrawal amount.

Signed for us at our home office.



H. Stacey Boyer  
Secretary



Brenda Clancy  
President

SERFF Tracking Number: AEGA-127224034 State: Arkansas  
 Filing Company: Monumental Life Insurance Company State Tracking Number: 49059  
 Company Tracking Number: RGMB 43 0811  
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
 Product Name: RGMB 43 0811  
 Project Name/Number: Flexible Premium Variable Annuity Rider/RGMB 43 0811

## Supporting Document Schedules

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

This rider is used with a variable annuity which is an SEC registered product. Therefore, a Flesch Readability Certification has not been attached as a flesch reading ease score is not required.

**Attachment:**

Arkansas Reg 19 cert of comp.pdf

**Item Status:** **Status**  
**Date:**

**Bypassed - Item:** Application

**Bypass Reason:** n/a

**Comments:**

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Life & Annuity - Acturial Memo

**Comments:**

**Attachment:**

STD GLWB Vanguard.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** SOVs

**Comments:**

**Attachment:**

SOVs and Cover Sheets.pdf

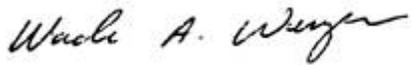
CERTIFICATION OF COMPLIANCE

Company Name: Monumental Life Insurance Company

Form Title(s): Return of Premium Death Benefit Rider

Form Number(s): RGMB 43 0811

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg.19 s 10B, as well as the other laws and regulations of the State of Arkansas.



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Wade A. Wenger  
Assistant Vice President – Compliance Officer

June 14, 2011

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Date

*Single option with the Income benefit  
(Base rider)*

**(Please refer to Actuarial Exhibits 1, 2, 3 and 4)**

This rider offers a Guaranteed Lifetime Withdrawal Benefit that is available to the contract holder when they purchase this rider. The rider will be terminated upon the annuitant's death or if you surrender your contract. It will also terminate if the contract is assigned, if the owner is changed without prior Company approval or if any change is made to the annuitant, other than death. This rider will also terminate upon the death of the owner if the owner is not an annuitant. The owner can terminate this rider at any time. The owner can elect any available guaranteed lifetime withdrawal benefit rider 1 year following the termination date. Termination of the rider will result in the loss of all benefits provided by the rider.

We have attached a statement of variability that outlines the items that are bracketed on this rider. You have our assurances that the Initial Rider Fee Percentage, Attained Age at First Withdrawal and the Withdrawal Percentage, if changed, would only affect new issues and once a rider is issued, the amounts are fixed and will never change for the life of the rider.

## Single option benefit

### Statement of Variability

Contract Number will be specific to each Contract holder.

Rider Date will be a specific date on each rider.

Annuitant, age, and sex will be specific on each rider.

Initial Rider Fee Percentage <sup>1*</sup> :	Minimum	0.10%
	Maximum	2.00%
Attained Age at First Withdrawal <sup>2*</sup> :	Minimum	55 years old
	Maximum	100 years old
Withdrawal Percentage <sup>3*</sup> :	Minimum	1.00%
	Maximum	10.00%

<sup>1</sup> This percentage is multiplied by the total withdrawal base at the time the fee is deducted to produce the rider fee. The fee will be deducted from each designated investment option on the rider date and each rider quarter thereafter.

<sup>2</sup> This is the attained age at the time of the first withdrawal or transfer of any amount from the designated investment options that will allow the Withdrawal Percentage (see footnote 3) to be withdrawn for life.

<sup>3</sup> This percentage is used to derive the Maximum Annual Withdrawal Amount annually. If the annuitant is not yet age [59] on the rider date, this percentage will be zero percent until the rider anniversary following the annuitant's [59<sup>th</sup>]<sup>2</sup> birthday.

\* All bracketed items on the rider form are fixed at issue for the life of the rider. Consequently, all riders shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

*Joint option with the Income benefit*  
**(Please refer to Actuarial Exhibits 1, 2, 5 and 6)**

The following outlines the differences from the base rider:

**Rider Data Specification**

Added Annuitant's Spouse, issue age and sex

**ARTICLE I**

This rider will terminate upon the **later of the annuitant's or annuitant's spouse's (as of the rider date)** death or if you surrender your contract. This rider will also terminate if the contract to which this rider is attached is assigned, if the owner is changed without our approval or if any change is made to **either** annuitant, other than death.

**Added the following paragraph:**

As it pertains to the benefits of this rider, the annuitant's spouse can not be changed. The annuitant's spouse must be the joint annuitant and joint owner. The only living owners allowed on the contract to which this rider is attached are the annuitant and the annuitant's spouse. For a qualified account, the annuitant's spouse must be the joint annuitant and the primary beneficiary.

**ARTICLE II**

**Guaranteed Lifetime Withdrawal Benefit**

Under this rider, we guarantee that you can withdraw or transfer out or the designated investments up to the maximum annual withdrawal amount each rider year from the designated investments, regardless of the accumulated value of the designated investments, until the **surviving** annuitant's death (subject to the termination of this rider as described in Article I).

The Withdrawal Percentage is determined by the attained age of the **younger of the living spouses** at the time of the first withdrawal or transfer of any amount from the designated investments taken on the rider anniversary following the **younger of the living spouses'** [59<sup>th</sup>] birthday:

<u>Attained Age at First Withdrawal</u>	<u>Withdrawal Percentage</u>
[0-58]	[0.0%]
[59-64]	[4.0%]
[65-69]	[4.5%]
[70-79]	[5.0%]
[80+]	[6.0%]

If the **younger of the annuitant and the annuitant's spouse** is not yet [59] on the rider date, then this percentage will be zero until the rider anniversary following the **younger of the living spouses'** [59<sup>th</sup>] birthday.

**Misstatement of Age**

If the annuitant's issue age **or annuitant's spouse's issue age** has been misstated, this rider's fees and benefits will be adjusted to the amounts which would have been calculated for the correct issue age.

**Proof of Issue Age and Survival**

The benefits under this rider depend on the annuitant **or annuitant's spouse** being alive at the time of withdrawal and the amount of the benefit depends on the issue age of the annuitant **and annuitant's spouse**.

**Maximum Annual Withdrawal Amount**

### **ARTICLE III**

#### **Continuation**

**In the case of spousal joint owners, upon the death of the first annuitant, the surviving spouse may elect to continue the contract and rider. The rider continues until the death of the surviving spouse.**

#### **Removed the following paragraph:**

In the case of non-spousal joint owners where an owner who is not the annuitant dies, the surviving owner (who is also the sole designated beneficiary) may elect to receive lifetime income payments under this rider instead of receiving any benefits applicable to the contract. The lifetime income payments must begin no later than 1 year after the owner's death and will be equal to the maximum annual withdrawal amount divided by the number of payments made per year. Once the payments begin, no additional premium payments will be accepted and no additional withdrawals will be paid.

## Joint option benefit

### Statement of Variability

Contract Number will be specific to each Contract holder.

Rider Date will be a specific date on each rider.

Annuitant, age, and sex will be specific on each rider.

Annuitant's spouse, age, and sex will be specific on each rider.

Initial Rider Fee Percentage <sup>1*</sup> :	Minimum	0.10%
	Maximum	2.00%
Attained Age at First Withdrawal <sup>2*</sup> :	Minimum	55 years old
	Maximum	100 years old
Withdrawal Percentage <sup>3*</sup> :	Minimum	1.00%
	Maximum	10.00%

<sup>1</sup> This percentage is multiplied by the total withdrawal base at the time the fee is deducted to produce the rider fee. The fee will be deducted from each designated investment option on the rider date and each rider quarter thereafter.

<sup>2</sup> This is the attained age at the time of the first withdrawal or transfer of any amount from the designated investment options that will allow the Withdrawal Percentage (see footnote 3) to be withdrawn for life.

<sup>3</sup> This percentage is used to derive the Maximum Annual Withdrawal Amount annually. If the annuitant is not yet age [59] on the rider date, this percentage will be zero percent until the rider anniversary following the younger of the living spouses' [59<sup>th</sup>]<sup>2</sup> birthday.

\* All bracketed items on the rider form are fixed at issue for the life of the rider. Consequently, all riders shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.