

SERFF Tracking Number: FRCS-127202471 State: Arkansas
Filing Company: OM Financial Life Insurance Company State Tracking Number: 49011
Company Tracking Number: 5539
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: Gain Trigger AEI-3008(04-11) - Filing
Project Name/Number: LMG-2/75/75

Filing at a Glance

Company: OM Financial Life Insurance Company

Product Name: Gain Trigger AEI-3008(04-11) - SERFF Tr Num: FRCS-127202471 State: Arkansas

Filing

TOI: A071 Individual Annuities - Special

SERFF Status: Closed-Approved-
Closed State Tr Num: 49011

Sub-TOI: A071.001 Equity Indexed

Co Tr Num: 5539

State Status: Approved-Closed

Filing Type: Form

Author: Exselsa Cartwright

Reviewer(s): Linda Bird

Date Submitted: 06/07/2011

Disposition Date: 06/14/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: LMG-2/75

Status of Filing in Domicile: Pending

Project Number: 75

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Submitted on or
about this same date.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 06/14/2011

State Status Changed: 06/14/2011

Deemer Date:

Created By: Exselsa Cartwright

Submitted By: Exselsa Cartwright

Corresponding Filing Tracking Number:

Filing Description:

We have been retained by OM Financial Life Insurance Company to file the enclosed forms for approval in your state.

The Company is enclosing for your review and approval a new interest crediting option endorsement. This form is new and does not replace any form currently on file with your Department. The Company may attach the endorsements with new or in force issues.

The above listed strategy endorsement provides indexed interest crediting options that are in addition to any fixed interest crediting option in the policyholder's Contract. The endorsement is designed to provide possible interest credits

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based on formulas which are linked to changes in values of the S&P 500 Index. This endorsement may offer an index interest credit, declared annually, that takes into account the point-to-point values of an index at the beginning and end of the index crediting period.

Producers licensed to do business in your state including through financial institutions will market this endorsement.

The enclosed form is written in clear and simplified language and has passed the Flesch Reading Ease test.

This endorsement may be attached to deferred annuities whose underlying assets are held in the Company's general account. Initially, this endorsement may be used with Deferred Annuity form numbers listed in the attached list of previously approved forms; however, these forms will also be attached to any approved or future approved fixed indexed annuity.

Enclosed is an actuarial addendum demonstrating that the form is actuarially sound.

The form is in final printed form subject only to changes in font style, margins, page numbers, ink, and paper stock. Printing standards will never be less than those required by law.

Our fee of \$125 has been sent by EFT on this same date. This fee is based on the company's domicile fee.

Company and Contact

Filing Contact Information

Exselsa Cartwright, Senior Compliance Specialist
1020 Central Suite 201
Kansas City, MO 64105
exselsa.cartwright@firstconsulting.com
800-927-2730 [Phone] 2757 [Ext]
816-391-2755 [FAX]

Filing Company Information

(This filing was made by a third party - FC01)

OM Financial Life Insurance Company
1001 Fleet Street
Baltimore, MD 21202
(888) 697-5433 ext. [Phone]
CoCode: 63274
Group Code: 2598
Group Name:
FEIN Number: 52-6033321
State of Domicile: Maryland
Company Type:
State ID Number:

Filing Fees

SERFF Tracking Number: FRCS-127202471 State: Arkansas
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Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? Yes
Fee Explanation: The fee in the domicile state is \$125 per form. The fee in your state is \$50 per form. Therefore, the fee will be the fee charged in the domicile state: \$125 per form X 1 rider = \$125.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
OM Financial Life Insurance Company	\$125.00	06/07/2011	48438343

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/14/2011	06/14/2011

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Disposition

Disposition Date: 06/14/2011

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 - Actuarial Memo		No
Supporting Document	List of previously approved forms		Yes
Supporting Document	Statement of Variables		Yes
Form	Point-To-Point Fixed Declared Rate on Index Gain Strategy Endorsement		Yes

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Form Schedule

Lead Form Number: AEI-3008(04-11)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AEI-3008(04-11)	Policy/Cont ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial Declared Rate on Index Gain Strategy		52.400	Gain Triggered Strategy AEI-3008(04-11).pdf

OM FINANCIAL LIFE INSURANCE COMPANY

A STOCK COMPANY

Home Office: [Baltimore, Maryland]

Administrative Office: [P.O. Box 81728, Lincoln, NE 68501 • Telephone (877) 549-7663 (Toll Free)]

POINT-TO-POINT FIXED DECLARED RATE ON INDEX GAIN STRATEGY ENDORSEMENT

THE ENDORSEMENT

This Endorsement establishes the Point-to-Point Fixed Declared Rate on Index Gain Strategy for the Contract to which it is attached. If the Endorsement and Contract define the same term, the definition contained in this Endorsement will apply. The terms of the Endorsement apply once the Owner allocates Premium Payments or Transfers into this Crediting Rate Strategy. Premium Payments, Transfers and renewals will be applied on the Allocation Dates determined by the Company.

For purposes of this Endorsement, the term "Contract" refers to an individual annuity policy or to an annuity certificate issued under a group policy.

ALLOCATION DATE

The Allocation Date is the first day of a given Term Period. It is the date declared by the Company for the allocation of each Premium Payment, Transfer or renewal into this Crediting Rate Strategy. The Allocation Date occurs within 32 days after: a) the Company's Administrative Office receives the Premium Payment; or b) the date of Transfer or renewal.

INDEX

The Index for this Crediting Rate Strategy is the Standard & Poor's 500 Composite Stock Price Index. The Standard & Poor's 500 Composite Stock Price Index does not reflect dividends paid on the stocks underlying the Index.

If: a) the publication of the Index is discontinued; (b) the Company is unable to utilize the Index; or c) the calculation of the Index is changed substantially, then the Company will substitute a suitable alternative Index. The Company will notify the Owner of the change at the Owner's last known address. The Crediting Rate Strategy for the new Index will have a corresponding Declared Rate. Any new or substitute index will be approved by the appropriate state insurance department prior to use.

INDEX VALUE

The Index Value will be the closing value of the Index on a specified date. If the Index closing value is not available for such date, the Index Value used for that date will be the Index closing value on the next trading day for which it is available.

TERM PERIOD

The Term Period is equal to a one-year period, commencing on the Allocation Date and expiring on the same calendar date in the following calendar year.

DECLARED RATE

The Declared Rate is a rate set by the Company each Term Period, under this Crediting Rate Strategy, and is used in the calculation of interest credited to the Strategy Value. The Company may set a new Declared Rate on or before each Allocation Date, and it will remain unchanged during the Term Period. [The Minimum Declared Rate is shown on the Contract Data Page.]

INTEREST CREDITED

The Company will calculate any interest to be credited and it will be added to the Strategy Value only at the end of each Term Period. If the Owner accesses a portion of the Strategy Value before the end of the Term Period, the portion accessed will not be credited interest.

The Company will compare the Index Value at the end of the Term Period to the Index Value on the Allocation Date. If the Index Value at the end of the Term Period is greater than the Index Value on the Allocation Date, then the Company will credit interest to the Strategy Value. Interest credited equals the Strategy Value at the end of the Term Period, before any interest is credited, multiplied by the Declared Rate for that Term Period. If the Index Value at the end of the Term Period is equal to or less than the Index Value on the Allocation Date, there will be no interest credited for that Term Period.

For the purpose of determining any increase or decrease in the Index Value, the Index Value will be measured to the second decimal place unless otherwise notified by the Company.

TRANSFERS AND RENEWALS

The Owner may request a Transfer into this Crediting Rate Strategy from another Crediting Rate Strategy at any time, subject to any limitations stated in that Crediting Rate Strategy Endorsement. Transfers are not allowed if the Term Period would expire after the Maturity Date.

The Owner may request a Transfer to another Crediting Rate Strategy, subject to any limitations stated in that Crediting Rate Strategy Endorsement. The Company’s Administrative Office must receive the Owner’s request to Transfer from this Crediting Rate Strategy at least 7 days prior to the end of the Term Period. The Transfer will be processed at the end of the last Term Period. Transfers are not allowed prior to the end of the Term Period.

If a Transfer to another Crediting Rate Strategy is not requested, the Company will establish a new Term Period. The new Term Period will begin on the Allocation Date and will have a new corresponding Declared Rate. If the Term Period is no longer available or the Term Period would extend beyond the Maturity Date, then the Strategy Value will be transferred to the Guaranteed One-Year Strategy.

This Endorsement takes effect and ends with the Contract to which it is attached. Nothing contained in this Endorsement will be held to change, waive or extend any provisions of the Contract except as stated.

[The Product is not sponsored, endorsed, sold or promoted by Standard & Poor’s, a division of The McGraw-Hill Companies, Inc. (“S&P”). S&P makes no representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the S&P 500 Index to track general stock market performance. S&P’s only relationship to the Licensee is the licensing of certain trademarks and trade names of S&P and of the S&P 500 Index which is determined, composed and calculated by S&P without regard to the Licensee or the Product. S&P has no obligation to take the needs of the Licensee or the owners of the Product into consideration in determining, composing or calculating the S&P 500 Index. S&P is not responsible for and has not participated in the determination of the prices and amount of the Product or the timing of the issuance or sale of the Product or in the determination or calculation of the equation by which the Product is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of the Product.

S&P DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE S&P 500 INDEX OR ANY DATA INCLUDED THEREIN AND S&P SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. S&P MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 INDEX OR ANY DATA INCLUDED THEREIN. S&P MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE S&P 500 INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL S&P HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS), EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.]

Signed for the Company

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John A Phelps
President]

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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification Comments: Attachments: AR RDB.pdf AR COC.pdf AUTHO.pdf</p>		
<p>Bypassed - Item: Application Bypass Reason: Not applicable for this filing. Comments:</p>		
<p>Satisfied - Item: Life & Annuity - Acturial Memo Comments: Attachment: Addendum to Actuarial Memorandum_Gain Triggered Strategy_AEI-3008(04-11).pdf</p>		
<p>Satisfied - Item: List of previously approved forms Comments: Attachment: AR prev appd forms list.pdf</p>		
<p>Satisfied - Item: Statement of Variables</p>		

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Comments:

Attachment:

SOV for AEI-3008 (04-11).pdf

**STATE OF ARKANSAS
READABILITY CERTIFICATION**

COMPANY NAME: OM Financial 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.

Form Number	Score
AEI-3008(04-11)	52.4



Karen Lam, FLMI, AIRC
Assistant Vice President

June 7, 2011

Date

**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

Company Name: OM Financial Life Insurance Company
Form Title(s): Point-To-Point Fixed Declared Rate on Index Gain Strategy Endorsement
Form Number(s): AEI-3008(04-11)

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



Karen Lam, FLMI, AIRC
Assistant Vice President

June 7, 2011
Date

June 7, 2011

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

OM Financial Life Insurance Company

By: 

Title: Assistant Vice President

ARKANSAS
PREVIOUSLY APPROVED FORMS LIST

Forms that will be used with AEI-3008(04-11)

Form Number	Approval Date
AM-PEIAII-0405-0(AR)	7/13/2005
AM-PEIAII-0405-0-1(AR)	7/13/2005
AM-PEIAII-0405-B(AR)	7/13/2005
AM-PEIAII-0405-B-A(AR)	7/13/2005
Revised Data pg AM-PEIAII-0405-0A(AR)	8/5/2008
Revised Data pg AM-PEIAII-0405-0-1A(AR)	8/5/2008
Revised Data pg AM-PEIAII-0405-BA(AR)	8/5/2008
Revised Data pg AM-PEIAII-0405-B-1A(AR)	8/5/2008

STATEMENT OF VARIABILITY

New Form Name	Form Number
Point-to-Point Fixed Declared Rate on Index Gain Strategy Endorsement	AEI-3008(04-11)

The following information describes the nature and scope of the variable material. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

Item – Rider	Range
Home Office and Administrative Office information	Address and/or phone number may change on new or inforce issues due to Home Office or administrative office changes.
Minimum Declared Rate	<p>The Minimum Declared Rate with a minimum of 1%. Once issued on the applicable data page, the Minimum Declared Rate is fixed for the life of the Contract.</p> <p>The following sentence will appear in the form for new issues, "The Minimum Declared Rate is shown on the Contract Data Page."</p>
Index and disclosure	Standard & Poor's 500 Composite Stock Price Index and its related disclosure may change if: a) the publication of the Index is discontinued; (b) the Company is unable to utilize the Index; or c) the calculation of the Index is changed substantially. The new Index will have a corresponding Spread. Any new or substitute index will be approved by the appropriate state insurance department prior to use.
President's Name(s) and Title(s) - bottom of last page of riders	Currently, shown as John A. Phelps, President and may change on new or inforce issues if the President changes.