

SERFF Tracking Number: AMNA-127323078 State: Arkansas  
Filing Company: American National Insurance Company State Tracking Number: 49362  
Company Tracking Number: IUL08 EXPANSION  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life  
Adjustable Life  
Product Name: IUL08 Expansion  
Project Name/Number: IUL08 Expansion/IUL08 Expansion

## Filing at a Glance

Company: American National Insurance Company

Product Name: IUL08 Expansion

SERFF Tr Num: AMNA-127323078 State: Arkansas

TOI: L09I Individual Life - Flexible Premium

SERFF Status: Closed-Approved- State Tr Num: 49362

Adjustable Life

Closed

Sub-TOI: L09I.101 External Indexed - Single Life

Co Tr Num: IUL08 EXPANSION

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Tyra Reed, Tobie Brink

Disposition Date: 07/22/2011

Date Submitted: 07/21/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 10/01/2011

Implementation Date:

State Filing Description:

## General Information

Project Name: IUL08 Expansion

Status of Filing in Domicile: Pending

Project Number: IUL08 Expansion

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: 07/22/2011

State Status Changed: 07/22/2011

Deemer Date:

Created By: Tobie Brink

Submitted By: Tobie Brink

Corresponding Filing Tracking Number:

Filing Description:

July 21, 2011

Arkansas Insurance Department

Compliance @ Life and Health

1200 West Third Street

Little Rock AR 72201@1904

RE: American National Insurance Company (NAIC: 60739 FEIN: 74-0484030)

Filing of: Expansion of Issue Age Range and Issue Amount Range for Previously Approved Forms

SERFF Tracking Number: AMNA-127323078 State: Arkansas  
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Form IUL08(10) - Individual Flexible Premium Adjustable Life Insurance Policy with Indexed Interest  
Crediting Option (as used with approved specifications page Form IUL08-DP)  
Form ULAPBR08(10) "C Additional Protection Benefit Rider (as used with approved specifications page Form  
ULAPBR08-DP) SERFF Tracking Number: AMNA-127323078  
Company Tracking Number: IUL08 Expansion

Dear Reviewer:

Please find the following items within this submission for your department's review and approval:

For policy Form IUL08(10) as used with specifications page Form IUL08-DP - Updated Statement of Variability and Actuarial Memorandum (attached to Supporting Documentation tab) - We are expanding the issue age range to include juvenile ages 0-17 and lowering the minimum issue amount from \$100,000 to \$25,000. In support of this expansion, new rates will be introduced at issue ages 0-17 for all face amounts, as well as new rates corresponding to face amounts of \$25,000 to \$99,999 for issue ages 18-85.

For rider Form ULAPBR08(10) as used with specifications page Form ULAPBR08-DP - Updated Statement of Variability (attached to Supporting Documentation tab) - We are expanding the issue age range to include juvenile ages 0-17. In support of this expansion, new rates will be introduced at issue ages 0-17, as well as new rates corresponding to face amounts of \$50,000 to \$99,999. Such new rates for existing face amounts of the rider are necessary, as the combined face amount for the rider and base policy are used to determine the rate band under the rider.

No changes to the Actuarial Memorandum for the rider/rider specifications page were necessary. A copy of the originally approved memorandum has been provided under the Supporting Documentation tab.

A sample data page for the rider and policy has also been provided under the Supporting Documentation tab.

The expansion to the issue age range and minimum amounts will take effect 10/1/2011.

Policy Form IUL08(10) and its associated specifications page, Form IUL08-DP were approved 3/24/09 under SERFF Tracking Numbers AMNA-126026386 and AMNA-126065963.

Rider Form ULAPBR08(10) and its associated specifications page, Form ULAPBR08-DP were approved 3/24/09 under SERFF Tracking Number AMNA-126026386.

Additional information/supporting documentation included in this submission is as follows:

-A sample data page for the rider and policy with sample values

SERFF Tracking Number: AMNA-127323078 State: Arkansas  
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 Product Name: IUL08 Expansion  
 Project Name/Number: IUL08 Expansion/IUL08 Expansion

-Payment of any required filing fee  
 -Any requirement for a third party authorization has been bypassed, as this is not a third-party filing

Should you have any questions or require any additional information in order to complete your review, please let us know. The contact information provided under the Companies and Contacts tab is accurate.

## Company and Contact

### Filing Contact Information

Tobie Brink, Project Coordinator Tobie.Brink@ANICO.com  
 One Moody Plaza 409-763-1112 [Phone] 4165 [Ext]  
 Actuarial Product Development 409-766-6933 [FAX]  
 14th Floor  
 Galveston, TX 77550

### Filing Company Information

American National Insurance Company CoCode: 60739 State of Domicile: Texas  
 One Moody Plaza Group Code: 408 Company Type:  
 Galveston, TX 77550 Group Name: State ID Number:  
 (409) 763-4661 ext. [Phone] FEIN Number: 74-0484030

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? Yes  
 Fee Explanation: Rate filings filed separately from the policy and subject to review/approval is 100.00.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National Insurance Company	\$100.00	07/21/2011	49980170

SERFF Tracking Number: AMNA-127323078 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	07/22/2011	07/22/2011

*SERFF Tracking Number:* AMNA-127323078      *State:* Arkansas  
*Filing Company:* American National Insurance Company      *State Tracking Number:* 49362  
*Company Tracking Number:* IUL08 EXPANSION  
*TOI:* L09I Individual Life - Flexible Premium      *Sub-TOI:* L09I.101 External Indexed - Single Life  
Adjustable Life  
*Product Name:* IUL08 Expansion  
*Project Name/Number:* IUL08 Expansion/IUL08 Expansion

## **Disposition**

Disposition Date: 07/22/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMNA-127323078 State: Arkansas  
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 Project Name/Number: IUL08 Expansion/IUL08 Expansion

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Cover Letter		Yes
Supporting Document	Actuarial Memoranda		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Sample Data Pages		Yes

<i>SERFF Tracking Number:</i>	<i>AMNA-127323078</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American National Insurance Company</i>	<i>State Tracking Number:</i>	<i>49362</i>
<i>Company Tracking Number:</i>	<i>IUL08 EXPANSION</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
<i>Product Name:</i>	<i>IUL08 Expansion</i>		
<i>Project Name/Number:</i>	<i>IUL08 Expansion/IUL08 Expansion</i>		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b>		
AR - CERTIFICATION OF COMPLIANCE(IUL).pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> This is not a policy/product filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Health - Actuarial Justification		
<b>Bypass Reason:</b> This is not a health product filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Outline of Coverage		
<b>Bypass Reason:</b> This is not a health product filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover Letter		
<b>Comments:</b>		
<b>Attachment:</b>		
AR Cover Letter.pdf		

SERFF Tracking Number: AMNA-127323078 State: Arkansas  
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Project Name/Number: IUL08 Expansion/IUL08 Expansion

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

**Satisfied - Item:**            Actuarial Memoranda

**Comments:**

**Attachments:**

Actuarial Memorandum IUL08(10) 072011.pdf  
APB Actuarial Memorandum (original).pdf

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

**Satisfied - Item:**            Statement of Variability

**Comments:**

**Attachments:**

IUL08 Statement of Variability.pdf  
APB Statement of Variability.pdf

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

**Satisfied - Item:**            Sample Data Pages

**Comments:**

**Attachments:**

Form IUL08-DP.pdf  
ULAPBR08-DP.pdf



AMERICAN NATIONAL INSURANCE COMPANY

**ARKANSAS  
CERTIFICATION OF COMPLIANCE**

<b>Form</b>	<b>Form Name</b>	<b>Type of Form</b>
Form IUL08(10)	Individual Flexible Premium Adjustable Life	Policy
Form ULAPBR08(10)	Additional Protection Benefit	Rider

The Company has reviewed the captioned form(s) above and certifies that to the best of its knowledge and belief, the form(s) submitted is (are) in compliance with the following:

Rule & Regulation 19

Rule & Regulation 34

Rule & Regulation 49

External Indexed Contract Guidelines

ACA 23-79-138 and Bulletin 11-88

ACA 23-80-206 (Flesch Certification, minimum of 40) – see separate Certificate of Readability for scorings.

Bulletin 11-83:

We hereby consent and agree that a.) all premium rates and/or cost bases both 'maximum' and 'current' or 'projected', used in relation to the above policy form must be filed with the Insurance Commissioner for the State of Arkansas at least 60 days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective 60 days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of the 60 days; and b.) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, We may file a range of rates We will stay within and will notify the Department at least 60 days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

Rex D. Hemme

Vice President & Actuary

American National Insurance Company

tyra.reed@anico.com  
Phone: (409) 763-4661 x5222 Fax: (409) 766-6933



Tobie Brink, Life Policy Analyst III  
Product Development – Actuarial  
Home Office : One Moody Plaza, 14<sup>th</sup> Floor  
Galveston, Texas 77550

e-mail: [tobie.brink@anico.com](mailto:tobie.brink@anico.com)  
Phone: (409) 763-4661 x 4265  
Fax: (409) 766-6933

July 21, 2011

Arkansas Insurance Department  
Compliance - Life and Health  
1200 West Third Street  
Little Rock AR 72201-1904

**RE: American National Insurance Company (NAIC: 60739 FEIN: 74-0484030)**  
**Filing of: Expansion of Issue Age Range and Issue Amount Range for Previously Approved Forms**  
**Form IUL08(10) - Individual Flexible Premium Adjustable Life Insurance Policy with Indexed Interest**  
**Crediting Option (as used with approved specifications page Form IUL08-DP)**  
**Form ULAPBR08(10) – Additional Protection Benefit Rider**  
**(as used with approved specifications page Form ULAPBR08-DP)**  
**SERFF Tracking Number: AMNA-127323078**  
**Company Tracking Number: IUL08 Expansion**

Dear Reviewer:

Please find the following items within this submission for your department's review and approval:

For policy Form IUL08(10) as used with specifications page Form IUL08-DP - Updated Statement of Variability and Actuarial Memorandum (attached to Supporting Documentation tab) - We are expanding the issue age range to include juvenile ages 0-17 and lowering the minimum issue amount from \$100,000 to \$25,000. In support of this expansion, new rates will be introduced at issue ages 0-17 for all face amounts, as well as new rates corresponding to face amounts of \$25,000 to \$99,999 for issue ages 18-85.

For rider Form ULAPBR08(10) as used with specifications page Form ULAPBR08-DP - Updated Statement of Variability (attached to Supporting Documentation tab) - We are expanding the issue age range to include juvenile ages 0–17. In support of this expansion, new rates will be introduced at issue ages 0-17, as well as new rates corresponding to face amounts of \$50,000 to \$99,999. Such new rates for existing face amounts of the rider are necessary, as the combined face amount for the rider and base policy are used to determine the rate band under the rider.

No changes to the Actuarial Memorandum for the rider/rider specifications page were necessary. A copy of the originally approved memorandum has been provided under the Supporting Documentation tab.

A sample data page for the rider and policy has also been provided under the Supporting Documentation tab.

The expansion to the issue age range and minimum amounts will take effect 10/1/2011.

Policy Form IUL08(10) and its associated specifications page, Form IUL08-DP were approved 3/24/09 under SERFF Tracking Numbers AMNA-126026386 and AMNA-126065963.

Rider Form ULAPBR08(10) and its associated specifications page, Form ULAPBR08-DP were approved 3/24/09 under SERFF Tracking Number AMNA-126026386.

Additional information/supporting documentation included in this submission is as follows:

- A sample data page for the rider and policy with sample values
- Payment of any required filing fee
- Any requirement for a third party authorization has been bypassed, as this is not a third-party filing

Should you have any questions or require any additional information in order to complete your review, please let us know. The contact information provided under the Companies and Contacts tab is accurate.

Sincerely,

*Tobie Brink*

Tobie Brink  
Life Policy Analyst III



Memorandum of Variable Material for Form IUL08-DP  
July 18, 2011

This memorandum was prepared for use with Specifications Pages used with an Individual Flexible Premium Adjustable Life Insurance Policy for American National Insurance Company.

Policy Number	Each policy issued is assigned a unique identifying policy number. This number will not change during the lifetime of the policy.
Issue Date	This field will display the date the policy was issued. This date will not change during the lifetime of the policy.
Owner	The name of the policy Owner will display in this field. The Owner can be changed in accordance with the policy provisions regarding Ownership during the lifetime of the Policy.
Name	The name of the policy's Insured will display in this field. The Insured cannot be changed at any time during the lifetime of the policy.
Issue Age	The age of the policy's Insured as of the Issue Date will display in this field. This field will not change during the lifetime of the policy. The issue age range for the policy is: 0 to 85.
Class	<p>The rate class of the Insured as of the Issue Date will display in this field. The range of possible rate classes which can apply to an Insured are:</p> <ul style="list-style-type: none"><li>Preferred Plus Nicotine Non-User</li><li>Preferred Nicotine Non-User</li><li>Preferred Nicotine User</li><li>Standard Plus Nicotine Non-User</li><li>Standard Nicotine Non-User</li><li>Standard Nicotine User</li><li>Substandard Nicotine Non-User</li><li>Substandard Nicotine User</li></ul> <p>Standard nicotine non-user and substandard nicotine non-user classes are the only classes available to insureds under age 18.</p>
Sex	<p>The gender of the policy's Insured will display in this field.</p> <p>The range of possible values is: Male or Female.</p>
Rating	<p>If, after the underwriter has completed their process, it is determined that a rating be applied to the Policy, the 'Rating' field name, and the applied rating type will display. The possible rating types that can be applied are:</p> <ul style="list-style-type: none"><li>Table 1 through 16*</li><li>Temporary Flat Extra (all ages)</li><li>Permanent Flat Extra (all ages)</li></ul> <p>*Tables 1 - 4 will be applied for juveniles 0-15; all table ratings are available for juveniles 16 and 17.</p>
Rating Expiry Date	If a rating, as described above, is applied, the 'Rating Expiry Date' field will also display. This field will display the date on which the rating will cease. If the rating is a permanent flat extra, the Rating Expiry Date will display the policy anniversary following the Insured's 100 <sup>th</sup> birthday (when premium payments cease).

**Memorandum of Variable Material for Form IUL08-DP**  
July 18, 2011

**Specified Amount**      The specified amount elected at the Issue Date will display here. The minimum specified amount for these plans is \$25,000. There is no set maximum issue limit. The maximum specified amount for each Insured is determined on an individual basis based on underwriting factors and insurability.

**Death Benefit Option**      Will display the Death Benefit Option selected at the time of application. The applicable values for this field are:  
A - Specified Amount  
B - Specified Amount + Accumulation Value  
C - Specified Amount + Return of Premiums Paid

If no Death Benefit Option is specified at the time of application/issue, Option A is the default option.

**Initial Allocation of Transfers from the Sweep Account:** Fixed Account and Indexed Account.

The Owner may designate the percentage for each for the allocations of transfers from the Sweep Account. There is no minimum or maximum allocation for each account as an individual; however, the total percentage of allocations must equal 100%.

**Form Number**      The base form number will not change during the lifetime of the policy. The specifications page contains (XX) following the base form number. The (XX) represents a state specific form number. If a state specific form number is approved and issued to policyholders in your state, the state specific form number will display. If your state does not use a state specific form number, nothing will display here.

Example: State ABC requires the use of a state specific form due to a difference in the language of a provision. State ABC is assigned Form IUL08(00) as a state specific form number. For State ABC, the Form Number field will display Form IUL08(00). State XYZ did not require any special provisions or changes to policy language, and therefore does not have a state specific form number. For state XYZ, the Form Number field will display IUL08.

**Minimum Annual Premium**

The minimum premium amount, on an annual basis, which must be paid to keep the policy in force, will be displayed in this field. This amount will vary on a policy level, based on the specified amount, Insured rate class, and any ratings applied.

**Total Minimum Annual Premium**

The Total Minimum Annual Premium field will contain the sum of all Minimum Annual Premium amounts for the base policy and any riders. This amount is equal to the Safety Net Premium.

**Initial Premium Due**      This field displays the amount of initial premium due before the policy can become effective.

**Planned Periodic Premium**

The Planned Periodic Premium is the annualized premium the premium payer chooses to be billed for. This amount must be equal to or greater than the Safety Net Premium.

**Safety Net Guarantee Premium**

The Safety Net Guarantee Premium is the minimum required to be paid in order ensure the Policy will not lapse for the duration of the Safety Net Guarantee Period.

**Expense Charges: Monthly Expense Charge**

Guaranteed - The Guaranteed Monthly Expense Charge is determined at issue and is based on the Insured's age, rate class, gender, and Specified Amount of the policy. On a guaranteed basis, the Guaranteed Monthly Expense Charge amount may be assessed for all years.

Memorandum of Variable Material for Form IUL08-DP  
July 18, 2011

Indexed Account: Index:

Cap - Initial - This field will display the initial Cap for the Indexed Account. The value will never be less than 3% and could range as high as 'no cap'. Any change in the value would primarily be due to changes in interest rate levels, the level of volatility in the equity markets, and general economic conditions.

Floor - Initial - This field will display the initial Floor for the Indexed Account. The value will never be less than 0% and there is no upward limit. Any change in the value would primarily be due to changes in interest rate levels, the level of volatility in the equity markets, and general economic conditions.

Participation Rate - Initial - This field will display the initial Participation Rate for the Indexed Account. The value will never be less than 100% and there is no upward limit. Any change in the value would primarily be due to changes in interest rate levels, the level of volatility in the equity markets, and general economic conditions.

Fixed Account and Sweep Account:

Sweep Dates - Current - The field will display the current sweep date. The frequency would never be less than once every three months, and the highest range would be daily. Any change in the frequency would primarily be due to sales volume and marketing considerations.

Schedule of Surrender Charges

The table shows the amount of Surrender Charged that would be assessed if the policy were to be surrendered within the first 10 policy years. The amount of surrender charge will not exceed \$60.00 per \$1,000 of specified amount.

Monthly Cost of Insurance Rates

The table displays the Guaranteed schedule of monthly cost of insurance rates per \$1,000 of specified amount. Rates are displayed for the Insured's Attained Age. The Insured's Attained Age will vary by policy. The Cost of Insurance Rates vary based on the Insured's gender, rate class, Issue Age, the number of policy years completed and other factors.

We certify to the following:

- The final form issued to the consumer will not contain brackets denoting variable text;
- Any variable text included in this Statement of Variability will be effective only for future issues;
- The use of variable text will be administered in a uniform and non-discriminatory manner, and will not result in unfair discrimination;
- Only text included in this Statement will be allowed to be used on the referenced forms received by consumers; and
- Any changes to variable or permissible ranges of values will be submitted for approval prior to implementation as required.



Memorandum of Variable Material for Form ULAPBR08-DP  
July 18, 2011

This memorandum was prepared for use with the specifications page for the Additional Protection Benefit Rider for American National Insurance Company.

- Policy Number**            The policy number displayed in this field will be the policy number of the base policy to which the rider is attached.
- Insured**                    The name of the policy's Insured will display in this field. The Insured cannot be changed at any time during the lifetime of the policy. The rider's Insured is the same as the base policy's Insured.
- Following the Insured's name, the gender and age will also display. This information is the same as the base policy's.
- Issue Age**                The age of the policy's Insured as of the Issue Date will display in this field. This field will not change during the lifetime of the policy. The issue age range for the policy is: 0 to 85.
- Rider Sum Insured**        This field will display the amount of the rider's sum insured. The minimum amount for the rider is \$25,000. The maximum amount for the rider is 4 times the specified amount of the base policy to which it is attached.
- Rider Effective Date**     This field will display the effective date of the rider. This rider may only be added at the time of issue.
- Rating**                    If, after the underwriter has completed their process, it is determined that a rating be applied to the Policy, the 'Rating' field name, and the applied rating type will display. The possible rating types that can be applied are:
- Table 1 through 16\*
- Temporary Flat Extra (all ages)
- Permanent Flat Extra (all ages)
- \*Tables 1 - 4 will be applied for juveniles 0-15; all table ratings are available for juveniles 16 and 17.
- Monthly Expense Charges Per \$1,000**
- Current - The Current Monthly Expense Charge is determined at issue and is based on the Insured's age, rate class, gender, and the Rider's Sum Insured. This charge will be assessed only for the first 10 years of the rider's duration.
- Guaranteed - The Guaranteed Monthly Expense Charge amount will be the same as the Currently Monthly Expense Charge amount. On a guaranteed basis, the Guaranteed Monthly Expense Charge amount may be assessed for all years.
- Monthly Cost of Insurance Rates**
- The table displays the Current and Guaranteed schedule of monthly cost of insurance rates per \$1,000 of specified amount. Rates are displayed for the Insured's Attained Age. The Insured's Attained Age will vary by policy. The Cost of Insurance Rates vary based on the Insured's gender, rate class, Issue Age, the number of rider years completed and other factors.

Memorandum of Variable Material for Form ULAPBR08-DP  
July 18, 2011

We certify to the following:

- The final form issued to the consumer will not contain brackets denoting variable text;
- Any variable text included in this Statement of Variability will be effective only for future issues;
- The use of variable text will be administered in a uniform and non-discriminatory manner, and will not result in unfair discrimination;
- Only text included in this Statement will be allowed to be used on the referenced forms received by consumers; and
- Any changes to variable or permissible ranges of values will be submitted for approval prior to implementation as required.

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**DATA PAGE**

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<b>POLICY NUMBER</b>	[12345678]	[February 20, 2009]	<b>ISSUE DATE</b>
<b>OWNER</b>	[JOHN OWNER]		

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**INSURED**

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<b>NAME</b>	[JOHN INSURED]	[35]	<b>ISSUE AGE</b>
<b>CLASS</b>	[STANDARD NICOTINE NON-USER]	[MALE]	<b>SEX</b>
<b>[RATING]</b>	[NONE]	[MONTH, DD, YYYY]	<b>[RATING EXPIRY DATE]</b>

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**APPLICANT POLICY SELECTIONS**

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**SPECIFIED AMOUNT** \$ [100,000]

**DEATH BENEFIT OPTION** [A – SPECIFIED AMOUNT]

**DEATH BENEFIT QUALIFICATION TEST** GUIDELINE PREMIUM TEST

*Note: The minimum Specified Amount during the lifetime of the Policy is \$100,000*

**INITIAL ALLOCATION OF TRANSFERS FROM THE SWEEP ACCOUNT:**

**FIXED ACCOUNT:** [ 0] %

**INDEXED ACCOUNT:** [100] %

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**PREMIUMS AND RIDERS**

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<b>BENEFIT DESCRIPTION</b>	<b>FORM</b>	<b>MINIMUM ANNUAL PREMIUM</b>
INDEXED UNIVERSAL LIFE	Form IUL08{(XX)}	\$ [612.00]
Maturity Date	[February 27, 2095]	

**TOTAL MINIMUM ANNUAL PREMIUM** \$ [612.00]

**INITIAL PREMIUM DUE** \$ [612.00]

**PLANNED PERIODIC PREMIUM** ANNUALLY - \$ [612.00]

**SAFETY NET PREMIUM** \$ [612.00]

**SAFETY NET GUARANTEED PERIOD** 10 YEARS

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DATA PAGE CONTINUED

POLICY NUMBER [12345678] INSURED [JOHN INSURED] [MALE] [35]

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EXPENSE CHARGES

PERCENT OF PREMIUM CHARGE 6.00 %  
MONTHLY EXPENSE FEE \$ 5.00  
MONTHLY EXPENSE CHARGE  
CURRENT \$ [21.80] FOR 10 YEARS  
GUARANTEED \$ [21.80] FOR ALL YEARS  
MONTHLY PERCENTAGE OF ACCOUNT VALUE CHARGE  
CURRENT .04 % FOR 10 YEARS  
GUARANTEED .04 % FOR ALL YEARS

INDEXED ACCOUNT

INDEX STANDARD & POOR'S 500® INDEX<sup>1</sup>  
CAP  
MINIMUM 3.00 %  
INITIAL [12.00] %  
FLOOR  
MINIMUM 0.00 %  
INITIAL [0.00] %  
PARTICIPATION RATE  
MINIMUM 100.00 %  
INITIAL [100.00] %  
SEGMENT TERM 1 YEAR

FIXED ACCOUNT AND SWEEP ACCOUNT

INTEREST RATE  
MINIMUM RATE 2.50 %  
INITIAL RATE [4.00] %  
SWEEP DATES  
CURRENT [1<sup>ST</sup> OF EVERY MONTH]  
GUARANTEED ONCE PER CALENDAR QUARTER

CUMULATIVE POLICY INTEREST RATE GUARANTEE 3.00 %  
LOAN COLLATERAL ACCOUNT 6.00 %  
FIXED LOAN INTEREST RATE 6.00 %  
COLLECTED IN ARREARS



**DATA PAGE CONTINUED**

**POLICY NUMBER**

[12345678]

**INSURED**

[JOHN INSURED]

[MALE]

[35]

**MONTHLY COST OF INSURANCE RATES PER \$1,000 BASED ON  
VALUES FROM THE 2001 CSO MORTALITY TABLE FOR MALE OR FEMALE AND SMOKERS OR NON SMOKERS  
AS APPROPRIATE**

<b>ATTAINED AGE</b>	<b>CURRENT SCHEDULE</b>	<b>GUARANTEED MAXIMUM</b>	<b>ATTAINED AGE</b>	<b>CURRENT SCHEDULE</b>	<b>GUARANTEED MAXIMUM</b>
[36]	0.0711	0.0975	70	1.7689	2.1058
37	0.0759	0.1033	71	1.9593	2.3325
38	07.797	0.1108	72	2.1819	2.5975
39	0.0814	0.1175	73	2.4164	2.8766
40	0.0831	0.1266	74	2.6684	3.1766
41	0.0866	0.1375	75	2.9428	3.5033
42	0.0926	0.1508	76	3.2522	3.8716
43	0.0997	0.1666	77	3.6120	4.3000
44	0.1111	0.1841	78	4.0299	4.7975
45	0.1250	0.2033	79	4.4982	5.3550
46	0.1404	0.2225	80	5.0204	5.9766
47	0.1544	0.2383	81	5.5881	6.6525
48	0.1681	0.2508	82	6.1894	7.3683
49	0.1833	0.2666	83	6.8460	8.1500
50	0.2026	0.2875	84	7.5761	9.0191
51	0.2251	0.3141	85	8.3881	9.9858
52	0.2526	0.3466	86	9.4138	11.0491
53	0.2868	0.3841	87	10.5393	12.1983
54	0.3301	0.4316	88	11.5948	13.4200
55	0.3797	0.4850	89	12.8786	14.7016
56	0.4359	0.5400	90	13.9970	15.9783
57	0.4900	0.5933	91	15.0978	17.2350
58	0.5463	0.6466	92	16.9191	18.5516
59	0.6127	0.7091	93	18.1852	19.9400
60	0.6876	0.7850	94	19.5190	21.4025
61	0.7686	0.8775	95	20.5657	22.8508
62	0.8628	0.9850	96	22.4208	24.2650
63	0.9525	1.1025	97	24.1222	25.7716
64	1.0584	1.2250	98	26.9402	27.3783
65	1.1685	1.3525	99	29.0925	29.0925
66	1.2801	1.4816	100+	0	0]
67	1.3774	1.6166			
68	1.4988	1.7591			
69	1.6121	1.9191			

*Attained Age is the Insured's age plus the number of Policy Years completed.*

DATA PAGE CONTINUED

POLICY NUMBER [12345678] INSURED [JOHN INSURED] [MALE] [35]

ADDITIONAL PROTECTION BENEFIT RIDER

RIDER SUM INSURED \$ [100,000] [February 27, 2009] RIDER EFFECTIVE DATE

RATING [TABLE 2] [February 27, 2083] RATING EXPIRY DATE

MONTHLY EXPENSE CHARGES PER \$1,000

CURRENT \$ [5.70] FOR 10 YEARS

GUARANTEED \$ [24.00] FOR ALL YEARS

TABLE OF COST OF ADDITIONAL PROTECTION BENEFIT RATES

Attained Age	Guaranteed Maximum	Current	Attained Age	Guaranteed Maximum	Current	Attained Age	Guaranteed Maximum	Current
[36]	0.14625	0.04155	61	1.31625	1.15290	86	16.57365	14.12070
37	0.15495	0.05235	62	1.47750	1.29420	87	18.29745	15.80895
38	0.16620	0.06330	63	1.65375	1.42875	88	20.13000	17.39220
39	0.17625	0.07320	64	1.83750	1.58760	89	22.05240	19.31790
40	0.18990	0.08475	65	2.02875	1.75275	90	23.96745	20.99550
41	0.20625	0.09870	66	2.22240	1.92015	91	25.85250	22.64670
42	0.22620	0.11655	67	2.42490	2.06610	92	27.82740	25.37865
43	0.24990	0.13755	68	2.63865	2.24820	93	29.91000	27.27780
44	0.27615	0.16665	69	2.87865	2.41815	94	32.10375	29.27850
45	0.30495	0.18750	70	3.15870	2.65335	95	34.27620	30.84855
46	0.33375	0.21060	71	3.49875	2.93895	96	36.39750	33.63120
47	0.35745	0.23160	72	3.89625	3.27285	97	38.65740	36.18330
48	0.37620	0.25215	73	4.31490	3.62460	98	41.06745	40.41030
49	0.39990	0.27495	74	4.76490	4.00260	99	43.63875	43.63875]
50	0.43125	0.30390	75	5.25495	4.41420	100+	0	0
51	0.47115	0.33765	76	5.80740	4.87830			
52	0.51990	0.37890	77	6.45000	5.41800			
53	0.57615	0.43020	78	7.19625	6.04485			
54	0.64740	0.49515	79	8.03250	6.74730			
55	0.72750	0.56955	80	8.96490	7.53060			
56	0.81000	0.65385	81	9.97875	8.38215			
57	0.88995	0.73500	82	11.05245	9.28410			
58	0.96990	0.81945	83	12.22500	10.26900			
59	1.06365	0.91905	84	13.52865	11.36415			
60	1.17750	1.03140	85	14.97870	12.58215			

Attained Age is the Insured's Issue Age plus the number of Policy Years completed.