

SERFF Tracking Number: UNFG-127300540 State: Arkansas
Filing Company: United Life Insurance Company State Tracking Number: 49190
Company Tracking Number: 2011 ILLUSTRATION CERTIFICATION
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: 2011 Illustration Certification
Project Name/Number: /

Filing at a Glance

Company: United Life Insurance Company
Product Name: 2011 Illustration Certification
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Implementation Date Requested:
State Filing Description:

SERFF Tr Num: UNFG-127300540 State: Arkansas
SERFF Status: Closed-Accepted State Tr Num: 49190
For Informational Purposes
Co Tr Num: 2011 ILLUSTRATION State Status: Filed-Closed
CERTIFICATION
Reviewer(s): Linda Bird
Author: Joanne Young Disposition Date: 07/06/2011
Date Submitted: 06/30/2011 Disposition Status: Accepted For
Informational Purposes
Implementation Date:

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 07/06/2011
State Status Changed: 07/06/2011
Created By: Joanne Young
Deemer Date: Corresponding Filing Tracking Number:
Submitted By: Joanne Young
Filing Description:
Illustration Certification

Company and Contact

Filing Contact Information

Joanne Young, Analyst jyoung@unitedfiregroup.com
118 2nd Ave SE 319-286-2620 [Phone]
PO Box 73909 319-286-2570 [FAX]
Cedar Rapids, IA 52407-3909

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Filing Company Information

United Life Insurance Company	CoCode: 69973	State of Domicile: Iowa
118 2nd Ave SE	Group Code: 248	Company Type: Life
PO Box 73909	Group Name: United Fire Group	State ID Number:
Cedar Rapids, IA 52407-3909	FEIN Number: 42-6061188	
(319) 399-5700 ext. [Phone]		

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Life Insurance Company	\$0.00	06/30/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	07/06/2011	07/06/2011

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Disposition

Disposition Date: 07/06/2011

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Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Illustration Certification		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Illustration Certification		
Comments:		
Attachment: Certification.pdf		

TO: Board of Directors, United Life Insurance Company

I, Steve Griffith, Griffith, Ballard and Company, am the consulting actuary for the United Life Insurance Company, Cedar Rapids, Iowa and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of said insurer to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Regulation. The appointment was documented in the Board minutes dated May 15, 1996. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

Scales used in illustrating non-guaranteed elements for the plans of insurance described below meet the requirements of the Regulation. The disciplined current scales for these plans are in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board except as noted below. Moreover:

- No currently payable scale for business issued within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar inforce policies.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation were Fully Allocated.

This certification covers the following forms and plans of insurance marketed with illustration of non-guaranteed elements:

Actively Marketed Policies:

<u>Form #</u>	<u>Description</u>
LIU-642 (03-07)	Uni 3 (4%)
LIU-435 (1-YT)	Annual Renewable Term
LIU-430 (5-YT)	5 Year Renewable Term
LIU-441 (10-YT)	10 Year Renewable Term

Inforce Policies, No Longer Actively Marketed:

<u>Form #</u>	<u>Description {years illustrated}</u>
LIU-44	Annual Renewable Term {1998-2005}
LIU-440	5 Year R/C {1998-2005}
LIU-431	Joint 5 Year R/C {1998-2005}
LIU-441	10 Year R/C {1998-2005}
LIU-442	Joint 10 Year R/C {1998-2005}
LIU-272	Uni 1 {1998-2005}
LIU-287	Uni 3 {1998-2005}
LIU-318	Uni Pro {1998-2005}
LIU-415	Uni Joint Life {1998-2005}
LIU-422	Mortgage Master {1998-2005}
LIU-272 (1-06)	Uni 1 (4%) {2006-2007}
LIU-287 (1-06)	Uni 2 (4%) {2006-2007}

This certification is effective for scales used in illustrating non-guaranteed elements commencing July 1, 2011. This is the annual certification for the Company as required by the Illustration Regulation.

I have relied upon Jean Newlin, Corporate Secretary, for providing me with the schedule of policies and riders which the Company intends to market with illustration of non-guaranteed elements and those without.

I have relied upon Jean Newlin for submitting the appropriate data for all currently illustrated non-guaranteed elements.

Finally, I have relied upon Jean Newlin for providing copies of illustration software for the purpose of verifying the calculation of illustrated non-guaranteed values.

June 22, 2011
Date



Steve Griffith
Griffith, Ballard & Company
100 First Avenue N.E., Suite 117
Cedar Rapids, Iowa 52401

MEMORANDUM

The memorandum is our annual filing under the NAIC Life Insurance Illustrations Model Regulation and contains:

- the notification of those life insurance policy forms currently offered for sale by United Life Insurance Company, Cedar Rapids, Iowa, which will be marketed with illustrations and those marketed without.
- my required certification as the officer responsible for illustration regulation compliance.

This filing is effective commencing July 1, 2011.

Those forms to be marketed with illustrations are as follows:

<u>Line of Business</u>	<u>Form No.</u>	<u>Generic Description</u>
Life	LIU-642 (3-07)	UNI-3
Life	LIU-435 (8-04)	Annual Renewable Term
Life	LIU-430 (8-04)	5 Year Renewable Term
Life	LIU-441 (8-04)	10 Year Renewable Term

Those forms to be marketed without illustrations are as follows:

Life	LIU-14	Group Term
Life	LIU-39 (1-04)	Single Premium Whole Life
Life	LIU-1 (10-05)	Whole Life
Life	LIU-105 (9-09)	5 Pay Whole Life
Life	LIU-110 (9-09)	10 Pay Whole Life
Life	LIU-120 (10-05)	20 Pay Whole Life
Life	LIU-520 (8-04)	20 Year Renewable Term

I certify:

*that the illustration formats for all illustrations provided by us meet the requirements of the Life Insurance Illustration Model Regulation.

*that the non-guaranteed elements used in all illustrations provided by us are those certified by the Illustrations Actuary.

*that we have provided our agents with information concerning the expense allocation method we used in our illustrations.

Also enclosed is the required certification from our Illustration Actuary.



Jean Newlin Schnake, Corporate Secretary and Administrative Manager

UNITED LIFE INSURANCE COMPANY
1118 Second Avenue SE
PO Box 73909
Cedar Rapids IA 52407-3909