

SERFF Tracking Number: PHMU-127327235 State: Arkansas
Filing Company: The Pharmacists Life Insurance Company State Tracking Number: 49388
Company Tracking Number:
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: 2011 Illustration Certification
Project Name/Number: /

Filing at a Glance

Company: The Pharmacists Life Insurance Company

Product Name: 2011 Illustration Certification SERFF Tr Num: PHMU-127327235 State: Arkansas
TOI: L08 Life - Other SERFF Status: Closed-Filed- State Tr Num: 49388
Closed
Sub-TOI: L08.000 Life - Other Co Tr Num: State Status: Filed-Closed
Filing Type: Form Reviewer(s): Linda Bird
Author: Nancy Ortloff Disposition Date: 08/04/2011
Date Submitted: 07/25/2011 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 08/04/2011
State Status Changed: 08/04/2011
Deemer Date: Created By: Nancy Ortloff
Submitted By: Nancy Ortloff Corresponding Filing Tracking Number:
Filing Description:
I am filing the annual illustration certification filing.

Company and Contact

Filing Contact Information

Sandra Laubenthal, Marketing Coordinator Sandra.Laubenthal@phmic.com
PO Box 370 515-295-2461 [Phone]
Algona, IA 50511 515-295-9306 [FAX]

Filing Company Information

The Pharmacists Life Insurance Company CoCode: 90247 State of Domicile: Iowa

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Product Name: 2011 Illustration Certification
Project Name/Number: /
PO Box 370 Group Code: 775 Company Type: Life
Algona, IA 50511 Group Name: State ID Number:
(515) 295-2461 ext. [Phone] FEIN Number: 42-1125294

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Pharmacists Life Insurance Company	\$0.00	07/25/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	08/04/2011	08/04/2011

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Disposition

Disposition Date: 08/04/2011

Implementation Date:

Status: Filed-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		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: na Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: na Comments:		

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

The Pharmacists Life Insurance Company
Illustration Regulation Certification – July 1, 2011

TO: Board of Directors, The Pharmacists Life Insurance Company

I, Steve Griffith, Griffith, Ballard and Company, am the consulting actuary for The Pharmacists Life Insurance Company, Algona, 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 July 26, 1997. 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. Moreover:

- No currently payable scale for business issued since January 1, 1995 and 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.
- Illustrated non-guaranteed elements for new and inforce policies subject to this regulation are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.
- 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:

<u>Form #</u>	<u>Description</u>
TERM-2004 PL1789 (3-04)	Term Life Insurance to Age 95
PL1797 (5-04)	Endorsement to Term 2004 PL1789 (3-04)
PL1800 5/05	Whole Life
PL1801 5/05	12 Pay Life

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 Steven M. Hoskins, Vice President, 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 Steven M. Hoskins for submitting the appropriate data for all currently illustrated non-guaranteed elements.

Finally, I have relied upon Steven M. Hoskins for providing copies/output from the company's illustration software for the purpose of verifying the calculation of illustrated non-guaranteed values.

June 23, 2011
Date



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