

SERFF Tracking Number: BFLI-127985785 State: Arkansas  
Filing Company: Bankers Fidelity Life Insurance Company State Tracking Number:  
Company Tracking Number: AR 2012 ALIIC  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Annual Life Insurance Illustration Certification  
Project Name/Number: /

## Filing at a Glance

Company: Bankers Fidelity Life Insurance Company

Product Name: Annual Life Insurance SERFF Tr Num: BFLI-127985785 State: Arkansas

Illustration Certification

TOI: L08 Life - Other

SERFF Status: Closed-Filed-Closed

State Tr Num:

Sub-TOI: L08.000 Life - Other

Co Tr Num: AR 2012 ALIIC

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Jill Jones, Bridgett Williams, Tina Cunningham, Lyn Ezell, Sharon White

Disposition Date: 01/18/2012

Date Submitted: 01/13/2012

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 01/04/2012

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: 01/18/2012

State Status Changed: 01/18/2012

Deemer Date:

Created By: Tina Cunningham

Submitted By: Tina Cunningham

Corresponding Filing Tracking Number:

Filing Description:

Attached is the Annual Life Insurance Illustration Certification for Bankers Fidelity Life Insurance Company. Please note, we do not currently market any plans that require illustration; we do not illustrate in our marketing of our life insurance products.

## Company and Contact

### Filing Contact Information

Tina Cunningham, Compliance Analyst L1

tcunningham@atlam.com

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4370 Peachtree Road NE 404-266-5723 [Phone]  
 Atlanta, GA 30319 404-926-4092 [FAX]

**Filing Company Information**

Bankers Fidelity Life Insurance Company	CoCode: 61239	State of Domicile: Georgia
4370 Peachtree Rd NE	Group Code: 587	Company Type: Life & Health
Atlanta, GA 30319	Group Name: 61239	State ID Number:
(404) 266-5600 ext. [Phone]	FEIN Number: 58-0658963	

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**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Fidelity Life Insurance Company	\$0.00	01/13/2012	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	01/18/2012	01/18/2012

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## Disposition

Disposition Date: 01/18/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Certiification of Illustration Actuary		No
<b>Supporting Document</b>	Certification of President		No

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> N/A as this is a report filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> N/A as this is a report filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Certification of Illustration Actuary		
<b>Comments:</b>		
<b>Attachment:</b> Actuary Certification 01-03-2012.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Certification of President		
<b>Comments:</b>		
<b>Attachment:</b> President Certification 01-03-2012.pdf		

**BANKERS FIDELITY LIFE INSURANCE COMPANY**  
Atlanta, Georgia

**ANNUAL CERTIFICATION OF ILLUSTRATION**

I, Norma Y. Christopher, Vice President and Actuary, am a member in good standing of the American Academy of Actuaries. I have been appointed by the Board of Directors of the Bankers Fidelity Life Insurance Company (BFLIC) to render this opinion. I am familiar with the Actuarial Standard of Practice regarding life insurance policy illustrations.

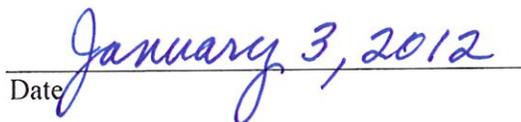
I hereby certify:

- (1) the disciplined current scale used in BFLIC's Illustration is in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Model Regulation of Life Insurance Illustrations promulgated by the Actuarial Standards Board; and
- (2) the illustrated scales used in BFLIC's illustration meet the requirements of this regulation.

I hereby state:

- (1) there has been no reduction in the currently payable scale for business issued within the previous five years;
- (2) the non-guaranteed elements illustrated for new policies is consistent with those illustrated for similar in-force policies;
- (3) the non-guaranteed elements illustrated for both new and in-force policies is consistent with the non-guaranteed elements actually being paid, charged, or credited to the same or similar forms; and
- (4) the method used to allocate overhead expense for BFLIC's illustration is to fully allocate expenses.

  
Norma Y. Christopher, FSA, MAAA  
Vice President, Actuary  
Bankers Fidelity Life Insurance Company

  
Date

# BANKERS FIDELITY LIFE INSURANCE COMPANY

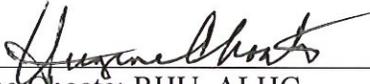
Atlanta, Georgia

## CERTIFICATION

I, Eugene Choate, President of Bankers Fidelity Life Insurance Company, hereby certify that:

The illustration format meets regulatory requirements and the scales used in the insurer-authorized illustrations are those scales certified by the illustration actuary; and

The company has provided its agents with information about the expense allocation method used by the company in its illustrations.



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Eugene Choate; RHU, ALHC  
President

12-3-12

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Date