

SERFF Tracking Number: KCLF-127946099 State: Arkansas
Filing Company: Sunset Life Insurance Company of America State Tracking Number:
Company Tracking Number: ILLUSTRATION CERTIFICATIONS 2011
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Illustration Certifications 2011
Project Name/Number: Illustration Certifications 2011/Illustration Certifications 2011

Filing at a Glance

Company: Sunset Life Insurance Company of America

Product Name: Illustration Certifications 2011 SERFF Tr Num: KCLF-127946099 State: Arkansas

TOI: L08 Life - Other SERFF Status: Closed-Accepted State Tr Num:

For Informational Purposes

Sub-TOI: L08.000 Life - Other

Co Tr Num: ILLUSTRATION

State Status: Approved-Closed

CERTIFICATIONS 2011

Filing Type: Form

Reviewer(s): Linda Bird

Author: Kathleen Frese

Disposition Date: 01/06/2012

Date Submitted: 01/03/2012

Disposition Status: Accepted For

Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Illustration Certifications 2011

Status of Filing in Domicile: Pending

Project Number: Illustration Certifications 2011

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/06/2012

State Status Changed: 01/06/2012

Deemer Date:

Created By: Kathleen Frese

Submitted By: Kathleen Frese

Corresponding Filing Tracking Number:

Filing Description:

Attached are the Annual Illustration Certifications for Sunset Life Insurance Company.

Company and Contact

Filing Contact Information

Kathleen Frese, Compliance Analyst III

kfrese@kclife.com

3520 Broadway

816-753-7299 [Phone] 8283 [Ext]

Kansas City, MO 64111

816-753-3018 [FAX]

Filing Company Information

SERFF Tracking Number: KCLF-127946099 State: Arkansas
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 Sunset Life Insurance Company of America CoCode: 69272 State of Domicile: Missouri
 3520 Broadway Group Code: 588 Company Type: Life and Health
 PO Box 219532 Group Name: State ID Number:
 Kansas City, MO 64121-9532 FEIN Number: 91-0431975
 (816) 753-7000 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sunset Life Insurance Company of America	\$50.00	01/03/2012	54963489

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/06/2012	01/06/2012

SERFF Tracking Number: KCLF-127946099 *State:* Arkansas
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Disposition

Disposition Date: 01/06/2012

Implementation Date:

Status: Accepted For Informational Purposes

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	Letter		Yes
Supporting Document	Illustration Certifications		Yes
Supporting Document	List of Forms		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: Letter		
Comments:		
Attachment: SSL Letter.pdf		

	Item Status:	Status Date:
Satisfied - Item: Illustration Certifications		
Comments:		
Attachments: SSL - Actuary.pdf SSL - Officer.pdf		

	Item Status:	Status Date:
Satisfied - Item: List of Forms		
Comments:		
Attachment:		

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SSL-AR.pdf



**KANSAS CITY LIFE
INSURANCE COMPANY**

Broadway at Armour / Box 219139 / Kansas City, Missouri 64121-9139
Telephone: (816) 753-7000
Web Site: www.kclife.com

December 23, 2011

State Insurance Department

Dear Sir or Madam,

Enclosed please find the Annual Illustration Certifications for the following companies where I am the Illustration Actuary:

Sunset Life Insurance Company

For each company, I have enclosed the following:

- ◆ Illustration Actuary's Certification
- ◆ Company Officer's Certification
- ◆ A list of all policy and rider forms for which the certifications apply

If you have any questions, please call or e-mail me.

Respectfully,

Mark A. Milton, FSA, MAAA
Illustration Actuary
Senior Vice President and Actuary
1-800-821-5529 ext 8345
mmilton@kclife.com

Sunset Life Insurance Company
Annual Actuarial Certification

I, Mark A. Milton, am Vice President and Actuary of Kansas City Life Insurance Company and am a member of the American Academy of Actuaries in good standing and am responsible for the actuarial aspects of product development for our wholly owned subsidiary Sunset Life. I was appointed by the Board of Directors of Sunset Life Insurance Company to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Model Regulation. The appointment was effective January 1, 1997. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

The scales used in illustrating non-guaranteed elements for the plans on the attached certification form meet the requirements of the Regulation. The disciplined current scale for this plan is 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 within the last five years 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 in force policies.
- Illustrated non-guaranteed elements for new and in-force 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 based on the Generally Recognized Expense Table for 2012 Illustrations.

In making this certification, I have not deviated from ASOP 24 in any way.

Mark A Milton

Mark A Milton FSA, MAAA
Illustration Actuary
Senior Vice President and Actuary
Kansas City Life Insurance Company

December 23, 2011

Date

Sunset Life Insurance Company
Illustration Regulation Certification

I, Jill A. Daniel, am Assistant Vice President and Associate Actuary of Kansas City Life Insurance Company. I am an officer of said insurer and have been appointed to certify compliance with subsection F of Section 11 of the Life Insurance Illustration Model Regulation for this state for all applicable plans of insurance.

The illustration formats meet the requirements of the Regulation and the scales used in insurer-authorized illustrations are those scales certified by the Illustration Actuary.

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



Jill A. Daniel, ASA, MAAA
AVP and Associate Actuary

December 23, 2011
Date

**Life Illustrations - Identification Form
AR**

Company: Sunset Life Insurance Company
NAIC Company #: 69272
Date Submitted: January 3, 2012
Illustration Actuary: Mark Milton
Contact Phone #: (816) 753-7000
Appointment Effective: January 1, 1997
Annual Certification Date: December 31
Appointed Officer: Jill Daniel

Illustrated Plans

No products will be issued with illustrations

Non-Illustrated Plans

No non-illustrated plans will be issued with illustrations.