

SERFF Tracking Number: NGLI-127845121 State: Arkansas
Filing Company: National Guardian Life Insurance Company State Tracking Number: 50514
Company Tracking Number: 2012 PN ANNUITY
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium
Product Name: 2012 ANNUITY
Project Name/Number: /

Filing at a Glance

Company: National Guardian Life Insurance Company

Product Name: 2012 ANNUITY SERFF Tr Num: NGLI-127845121 State: Arkansas
TOI: A02G Group Annuities - Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 50514
variable Closed
Sub-TOI: A02G.002 Flexible Premium Co Tr Num: 2012 PN ANNUITY State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Authors: Peggy Kratz, Kim Bolinder Disposition Date: 01/03/2012
Date Submitted: 12/19/2011 Disposition Status: Approved-
Closed
Implementation Date Requested: Implementation Date:
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Group Market Type: Association Overall Rate Impact:
Filing Status Changed: 01/03/2012
State Status Changed: 01/03/2012 Deemer Date:
Created By: Kim Bolinder Submitted By: Kim Bolinder
Corresponding Filing Tracking Number:
Filing Description:
December 19, 2011

Rate and Form Filings
Arkansas Department of Insurance
VIA SERFF

RE: National Guardian Life Insurance Company
NAIC # 66583 FEIN# 39-0493780

SERFF Tracking Number: NGLI-127845121 State: Arkansas
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Group Flexible Premium Deferred Annuity
Group Certificate- NPNCRTFPA2012

This form is submitted in accordance with your requirements regarding Certificates issued to residents of your state under a Group Policy issued in Missouri.

The Group Policy is issued to an Association group located in Missouri. The Group Policy and corresponding Certificate were approved in Missouri on 12/13/11.

This group annuity form is designed for use in our pre-need market. This is a flexible premium deferred annuity. Charges for early full surrender are imposed during the first 7 years. Three annuity options are available: lump sum cash surrender, life income, and life income with 10 years certain.

This annuity form will replace form NPNCERTFPA2008, previously approved on 8/21/08 under your state tracking number 33938. The previous form had a guaranteed rate of 3.0%. With the revision, the guaranteed rate will be set at least annually but no more frequently than monthly. This rate is equal to the average of the daily five year Constant Maturity Treasury Rate for the six months ending two months prior to re-determination, rounded to the nearest 1/20th of one percent, less 1.25%, subject to a minimum of 1% and a maximum of 3%. The guaranteed interest rate will be set at issue with respect to each Certificate and will not change for the life of that Certificate.

A list of previously approved enrollment forms has been included.

Your review and approval would be greatly appreciated. If you have any questions or comments, please contact me via the email address or phone number provided.

Company and Contact

Filing Contact Information

Kim Bolinder, Product Compliance Analyst kabolinder@nglic.com
2 East Gilman Street 608-443-5335 [Phone]
Madison, WI 53701 608-443-5365 [FAX]

Filing Company Information

National Guardian Life Insurance Company CoCode: 66583 State of Domicile: Wisconsin
P.O. Box 1191 Group Code: Company Type: LAH
Madison, WI 53701-1191 Group Name: State ID Number:
(800) 626-7931 ext. 5325[Phone] FEIN Number: 39-0493780

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Guardian Life Insurance Company	\$50.00	12/19/2011	54644835

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/03/2012	01/03/2012

SERFF Tracking Number: NGLI-127845121 State: Arkansas
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Product Name: 2012 ANNUITY
Project Name/Number: /

Disposition

Disposition Date: 01/03/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NGLI-127845121 *State:* Arkansas
Filing Company: National Guardian Life Insurance Company *State Tracking Number:* 50514
Company Tracking Number: 2012 PN ANNUITY
TOI: A02G Group Annuities - Deferred Non-variable *Sub-TOI:* A02G.002 Flexible Premium
Product Name: 2012 ANNUITY
Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	GROUP FLEXIBLE PREMIUM		Yes
	DEFERRED ANNUITY CERTIFICATE		

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Form Schedule

Lead Form Number: NPNCRTFPA2012

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	NPNCRTF PA2012	Certificate	GROUP FLEXIBLE PREMIUM DEFERRED ANNUITY CERTIFICATE	Initial		57.100	NPNCRTFPA 2012.pdf

GROUP FLEXIBLE PREMIUM DEFERRED ANNUITY CERTIFICATE

CERTIFICATE	<p>We agree, subject to the terms of this Certificate to:</p> <ul style="list-style-type: none"> • start making payments on the Maturity Date according to the payment option selected; or • if the Annuitant dies before payments start, pay the Accumulated Value to the Beneficiary. <p>If this Certificate is issued in connection with a prearranged funeral plan, cancellation of the prearranged plan does not automatically cancel this Certificate.</p>
30-DAY RIGHT TO CANCEL	<p>You may cancel this Certificate by delivering, mailing or wiring a written notice to National Guardian Life Insurance Company, PO Box 1191, Madison, WI 53701-1191 and by returning the Policy before midnight of the thirtieth (30th) day after the date You receive the Certificate. Notice given by mail and return of the Certificate by mail are effective on being postmarked, properly addressed and postage prepaid. We will return the payment made for this Certificate within ten (10) days after We receive notice of cancellation and the returned Certificate.</p> <p style="text-align: center;">THIS IS A LEGAL CONTRACT BETWEEN YOU AND US READ YOUR CONTRACT CAREFULLY.</p>

Executed at Madison, Wisconsin on the Issue Date.



Sherri A. Kucyak
Secretary



Mark F. Solwend
President

**Optional Life Income
Participating**

GUIDE TO YOUR POLICY			
Schedule	2	Owner and Beneficiary	4
Table of Guaranteed Values	2	General Provisions	5
Definitions	3	Termination and Continuation	5
Premiums	3	Payment of Proceeds	6
Certificate Values	3,4	Life Income Option Table	6

SCHEDULE

GROUP FLEXIBLE PREMIUM DEFERRED ANNUITY CERTIFICATE

GUARANTEED INTEREST RATE: [1.00%]

SURRENDER CHARGES:

CERTIFICATE YEAR	SURRENDER CHARGE	CERTIFICATE YEAR	SURRENDER CHARGE
1	7%	5	3%
2	6%	6	2%
3	5%	7	1%
4	4%	8	0%

TABLE OF GUARANTEED VALUES

The table below shows the amounts to which a premium of [\$1,000] will accumulate, at the minimum Guaranteed Interest Rate of [1%] compounded annually.

Full Years from Deposit Date	Accumulated Value	Cash Surrender Value	Full Years from Deposit Date	Accumulated Value	Cash Surrender Value
1	[\$1,010.00]	[\$939.30]	16	[\$1,172.59]	[\$1,172.59]
2	[1,020.10]	[958.89]	17	[1,184.32]	[1,184.32]
3	[1,030.30]	[978.79]	18	[1,196.16]	[1,196.16]
4	[1,040.60]	[998.98]	19	[1,208.12]	[1,208.12]
5	[1,051.01]	[1,019.48]	20	[1,220.20]	[1,220.20]
6	[1,061.52]	[1,040.29]	21	[1,232.40]	[1,232.40]
7	[1,072.14]	[1,061.42]	22	[1,244.72]	[1,244.72]
8	[1,082.86]	[1,082.86]	23	[1,257.17]	[1,257.17]
9	[1,093.69]	[1,093.69]	24	[1,269.74]	[1,269.74]
10	[1,104.63]	[1,104.63]	25	[1,282.44]	[1,282.44]
11	[1,115.68]	[1,115.68]	26	[1,295.26]	[1,295.26]
12	[1,126.84]	[1,126.84]	27	[1,308.21]	[1,308.21]
13	[1,138.11]	[1,138.11]	28	[1,321.29]	[1,321.29]
14	[1,149.49]	[1,149.49]	29	[1,334.50]	[1,334.50]
15	[1,160.98]	[1,160.98]	30	[1,347.85]	[1,347.85]

OWNER: [JOHN C DOE]

FIRST PREMIUM: [\$1000.00]

CERTIFICATE NUMBER: [NPA0001234]

ANNUITANT: [JOHN C DOE]

BENEFICIARY: AS STATED IN THE ENROLLMENT FORM OR LAST RECORDED ENDORSEMENT

ISSUE DATE: [DECEMBER 1, 2011]

AGE AND SEX: [35, MALE]

MATURITY DATE: [DECEMBER 1, 2091]

GROUP POLICY NUMBER: [GPN 2012-02]

DEFINITIONS

Accumulated Value	The premium(s) received plus interest.
Age	The age of the Annuitant as of the Annuitant's last birthday. If the Annuitant's birthday is on the Certificate Anniversary, the Age will be the Age on that birthday.
Annuitant	The person named as Annuitant on the Schedule on whose life maturity is based.
Beneficiary	Is the person(s) or entity named on Our records to receive benefits at the Annuitant's death, subject to any assignment made by the Owner. The Beneficiary may be changed as explained in the Certificate.
Cash Surrender Value	The Accumulated Value less any Surrender Charge.
Certificate	This Group Certificate which evidences the Annuitant's coverage under the Group Policy.
Company	Refers to National Guardian Life Insurance Company.
Group Policy	The controlling document under which this Certificate is issued. The Group Policy number is shown on the Schedule.
Home Office	Our Home Office at the following address: National Guardian Life Insurance Company Two East Gilman Street PO Box 1191 Madison WI 53701-1191
Issue Date	The date coverage is effective for this Certificate as shown on the Schedule.
Maturity Date	The date shown on the Schedule. It is the date on which annuity payments begin. You may change it at any time by Notice To Us.
Member	A Member of the Policyholder.
Notice To Us	Your written request or notice received at Our Home Office in a form that meets Our needs.
Policy Anniversary	The same date each succeeding year as the Issue Date of this Certificate.
Policyholder	The entity to whom the Group Policy is issued (or its assignee or successor). The Policyholder is the holder of legal title to the Group Policy.
Proof	Evidence satisfactory to Us for insurability or for other matters which require proof.
Schedule	The Schedule shown on Page 2. It includes any amended Certificate Schedule or endorsement sent to You by Us.
We, Our, and Us	Is National Guardian Life Insurance Company.
You and Your	The Owner of this Certificate.

PREMIUMS

Where Payable	Premiums are payable at Our Home Office or to an authorized agent. A receipt signed by Our Secretary will be furnished on request.
First Premium	The first premium is due on the Issue Date and must be paid before the Certificate will be issued. The first premium must be at least \$100.
Subsequent Premiums	All premiums after the first must be at least \$50 and may be paid at any time. Premium notices will be sent to You if You request. These premiums can be increased, decreased, stopped or restarted. Premium notices can be sent each 3, 6, or 12 months. We will also arrange for monthly payments under an authorized special payment plan.
Date Credited	Premiums will be credited on the date they are received by Us, if sent with enough information to identify them with this contract. Lacking such information, they will be credited on the date premiums are attributed to this contract.

CERTIFICATE VALUES

Accumulation of Premiums	The premiums will be accumulated at interest from the day credited until applied under a payment provision on the Maturity Date, or until surrendered. Interest will be credited at the guaranteed rate shown on the Schedule. The rate is compounded annually.
Maturity Date	This Certificate ends on the Maturity Date and proceeds will be paid to the Annuitant either in cash or under one of the options shown on page 6. If an option is chosen at maturity which involves life contingencies, the amount applied to that option will not be reduced by any surrender charge.

CERTIFICATE VALUES (Continued)

Cash Surrender Value	<p>The entire Accumulated Value may be surrendered for cash at any time. Partial surrenders are not allowed.</p> <p>A surrender charge will be deducted from the Accumulated Value if surrendered for cash during the first seven (7) years after the Issue Date. The charge to be deducted will be the following percentage of the Accumulated Value:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Certificate Year</th> <th style="text-align: center;">Surrender Charge</th> <th style="text-align: center;">Certificate Year</th> <th style="text-align: center;">Surrender Charge</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">7%</td> <td style="text-align: center;">5</td> <td style="text-align: center;">3%</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">6%</td> <td style="text-align: center;">6</td> <td style="text-align: center;">2%</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">5%</td> <td style="text-align: center;">7</td> <td style="text-align: center;">1%</td> </tr> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">4%</td> <td style="text-align: center;">8</td> <td style="text-align: center;">0%</td> </tr> </tbody> </table> <p>No surrender charge will be deducted if the Accumulated Value is surrendered eight (8) or more years after the Issue Date.</p>	Certificate Year	Surrender Charge	Certificate Year	Surrender Charge	1	7%	5	3%	2	6%	6	2%	3	5%	7	1%	4	4%	8	0%
Certificate Year	Surrender Charge	Certificate Year	Surrender Charge																		
1	7%	5	3%																		
2	6%	6	2%																		
3	5%	7	1%																		
4	4%	8	0%																		

OWNER AND BENEFICIARY

Ownership Rights	<p>This Certificate belongs to You, the Owner shown in Our records. You have all rights in this Certificate while the Annuitant is living. While the Annuitant is living, and subject to the terms in this Certificate, You have the right to:</p> <ul style="list-style-type: none"> • surrender this Certificate for its Cash Surrender Value; • choose how proceeds will be paid; • change the Beneficiary, except if irrevocable; • sell or give away any of Your rights. <p>Unless otherwise specified, the Owner of this Certificate is also the Annuitant.</p>
Beneficiary	<p>You may designate or change one or more direct Beneficiaries or contingent Beneficiaries while the Annuitant is living.</p> <p>When the Annuitant dies, We will pay the proceeds to the direct Beneficiary. If no direct Beneficiary is then living, We will pay the proceeds to the contingent Beneficiary. If no Beneficiaries survive the Annuitant, You will receive the proceeds, unless You are the Annuitant, in which case We will pay the proceeds to Your estate.</p> <p>If two (2) or more persons are named as co-Beneficiaries, proceeds will be payable in equal shares to those Beneficiaries who survive the Annuitant. You may direct a different method by Notice To Us while the Annuitant is living.</p>
Change of Owner or Beneficiary	<p>You may change an Owner or Beneficiary by Notice To Us (unless You have previously given up this right by Notice To Us). A change of Owner will not, of itself, change the Beneficiary.</p> <p>Such change will take effect on the date signed, or the date specified in the Notice To Us.</p> <p>It will not apply to any payments made by Us before You gave Us notice.</p>
Death of Owner	<p>If You are not the Annuitant and You die while this Certificate is in force, the Accumulated Value must be distributed to the successor Owner either within five (5) years or annuitized for a period not longer than the successor Owner's life expectancy and starting within one (1) year of Your death. The foregoing does not apply if Your spouse is named successor Owner, in which case this contract may be continued with Your spouse as Owner.</p>
Assignment	<p>You may assign Your ownership rights to someone else. This assignment is not binding on Us until We receive a signed copy of it at Our Home Office. We are not responsible for the validity of any assignment. Your rights and the interest of any Beneficiary (except an irrevocable beneficiary designated prior to the assignment) or any other person will be subject to the assignment.</p>

GENERAL PROVISIONS

Eligibility	Only a Member of the Policyholder and the Member's spouse are eligible for coverage under the Group Policy.
The Contract	<p>We have issued this Certificate in return for the Enrollment Form and the payment of the premium. This Certificate is a legal contract between You and Us. The entire contract consists of:</p> <ol style="list-style-type: none"> 1. the Group Policy; 2. the application of the Policyholder; 3. this Certificate; 4. Your Enrollment Form; and 5. riders and endorsements, if any, adding or changing the provisions of the Policy and this Certificate. <p>Any change or waiver of its terms must be in writing and signed by Our President or Secretary to be effective. No agent can alter or waive any provision of this contract.</p>
Payments by Us and Right to Defer Payment	<p>All payments to be made by Us will be made from Our Home Office.</p> <p>We have the right to wait up to 6 months after Notice To Us before We pay surrender proceeds.</p> <p>If We wait more than 30 days however, interest at the rate of 3% per year, but not less than state minimum, will be added for the time We waited.</p>
Representations and Right to Contest	We rely on all statements made by or for the Annuitant in the Enrollment Form. Legally, these statements are representations and not warranties, except in the case of fraud. Only statements in the application will be used to defend a claim. Our right to contest the Certificate benefits will end two years after the Issue Date, if the Annuitant is then living.
Error in Age and Sex	<p>If the Age or sex of the Annuitant is stated wrong, any proceeds based on Age or sex will be adjusted. We will adjust such proceeds to what We would have paid for the correct Age and sex.</p> <p>If We pay too much based on such misstatement, the overpayment plus interest at 6% per year may be taken from later payments by Us. If We pay too little based on such misstatement, the underpayment plus interest at 6% per year will be paid in a lump sum.</p>
Termination	<p>This Certificate will end on the earliest of the following events:</p> <ul style="list-style-type: none"> • the date the Annuitant dies; • the date the Certificate is surrendered for cash; • the date the Maturity Date is reached.
Dividends	As long as this Certificate is in force, You will receive the dividends We declare, if any, in cash annually. Due to the nature of this contract, it is not likely that a dividend will ever be paid.

TERMINATION AND CONTINUATION

Termination of Contract	<p>Coverage under this Certificate will end on the earliest of the following events:</p> <ul style="list-style-type: none"> • the date the Certificate Accumulated Value is surrendered for cash; • the date the Maturity Date is reached.
Continuation of Contract	Notwithstanding termination of the Group Policy or termination of acceptance of new Annuitants, the rights and benefits of all Certificate Owners shall continue. Should the Group Policy terminate, this Certificate, if then in force, shall be deemed converted to an individual contract and coverage will continue in force according to the terms of the Certificate.

PAYMENT OF PROCEEDS

You may choose to have proceeds applied under one of the options which follow. If no option has been chosen, the proceeds will be paid in one cash payment.

Payee	The Payee is defined as the person to receive payment.
Conditions	<p>Payment of total proceeds in one sum may be elected without restriction.</p> <p>Periodic payments are subject to these conditions:</p> <ul style="list-style-type: none"> • the effective date will be the date the Certificate value is applied; • there must be at least \$2,000 available; • each payment must be at least \$50; and; • periodic payments cannot be assigned or borrowed against. <p>Proof of the Payee's age may be required before payment is made. If payment under an option depends on a person's survival, We may ask for satisfactory Proof that the person is living when payment is due.</p>
Options	<p>The proceeds may be paid over the lifetime of the Payee or over the lifetime of the Payee with a period of ten (10) years certain. If the Payee dies during the ten (10) year period, payments will continue to the Beneficiary to the end of the ten (10) year period.</p> <p>You may choose to receive the proceeds in another optional form which is agreeable to Us.</p>

LIFE INCOME AND LIFE INCOME WITH 10 YEARS CERTAIN

MINIMUM — GUARANTEED

Guaranteed Basis: Annuity 2000 Mortality Table-2.5%

Amount of Monthly Payment for Each \$1,000 Retained by Us

Age of Payee Last Birthday At Date of First Payment	No Period Certain		10 Years Certain		Age of Payee Last Birthday At Date of First Payment	No Period Certain		10 Years Certain	
	Male	Female	Male	Female		Male	Female	Male	Female
50	\$3.79	\$3.54	\$3.76	\$3.53	65	\$5.40	\$4.90	\$5.21	\$4.80
51	3.86	3.60	3.83	3.59	66	5.57	5.04	5.35	4.93
52	3.93	3.66	3.90	3.65	67	5.76	5.20	5.50	5.07
53	4.01	3.73	3.97	3.71	68	5.95	5.36	5.65	5.21
54	4.09	3.80	4.05	3.78	69	6.16	5.54	5.80	5.36
55	4.18	3.87	4.13	3.85	70	6.38	5.73	5.96	5.51
56	4.27	3.95	4.22	3.92	71	6.62	5.94	6.13	5.68
57	4.37	4.03	4.31	4.00	72	6.87	6.16	6.30	5.85
58	4.47	4.12	4.40	4.08	73	7.14	6.40	6.47	6.03
59	4.58	4.21	4.50	4.17	74	7.42	6.66	6.65	6.22
60	4.69	4.31	4.61	4.26					
61	4.82	4.41	4.72	4.36					
62	4.95	4.52	4.83	4.46					
63	5.09	4.64	4.95	4.57					
64	5.24	4.77	5.08	4.68					

Please refer to any attached applications or riders for additional Contract language.

This marks the end of the base Contract language.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: AR - Certification - NPNCRTFPA2012.pdf AR-COR-NPNCRTFPA2012.pdf		
Satisfied - Item: Application Comments: Attachment: AR List of approved apps-NPNCRTFPA2012.pdf		
Satisfied - Item: Life & Annuity - Acturial Memo Comments: Attachment: Act Memo - NPNCRTFPA2012.pdf		



**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

I, **Mathew J. Dew**, an officer of ***National Guardian Life Insurance Company***, hereby certify the following:

- Our company is in compliance with Arkansas Code Ann. 23-79-138. Our policy issue system is set up so that the required notice providing information on the Arkansas Department of Insurance is automatically included with each policy issued in the state of Arkansas.
- In compliance with Regulation 49, our policy issue system automatically generates the required Life and Health Guaranty Association Notice with each policy issued in Arkansas.
- To the best of my information, knowledge and belief the attached filing is in compliance with Rule and Regulation 19 regarding Unfair Sex Discrimination in the Sale of Insurance.

Mathew J. Dew

Signature

December 19, 2011

Date

Mathew J. Dew

Vice President and General Counsel

Individual responsible for this filing:

Name: Kim Bolinder

Title: Policy Forms Specialist

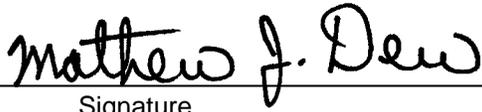
Phone #: (608) 443-5335

Email: kabolinder@nglic.com

CERTIFICATION OF READABILITY

I, Mathew J. Dew, an officer of National Guardian Life Insurance Company, certify that the Flesch scores for the submitted forms are listed below:

Forms	Flesch Scores
NPNCRTFPA2012	57.1



Signature

December 19, 2011

Date

Mathew J. Dew

Vice-President & General Counsel



NGL Insurance Group

**RE: National Guardian Life Insurance Company
NAIC # 66583 FEIN# 39-0493780**

Form: **NPNCRTFPA2012**

We anticipate that our use of this certificate will be with the following enrollment forms:

FORM NAME	FILING NO.	APPROVAL DATE
2735PN-AR 07/09	42663	6/16/09
2790-AR 04/08	38710	4/21/08
2800PN-AR 07/09	42663	6/16/09
2815PN-AR 06/11	49142	6/29/11
3100PN 06/11	49136	6/29/11
3000PN-AR 06/11	49138	6/29/11