

SERFF Tracking Number: SEFL-127948159 State: Arkansas
 Filing Company: Assurity Life Insurance Company State Tracking Number:
 Company Tracking Number: PAID-UP ADDITIONS REFILE
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Product Name: Paid-Up Additions Refile
 Project Name/Number: Paid-Up Additions Refile/Paid-Up Additions Refile

Filing at a Glance

Company: Assurity Life Insurance Company

Product Name: Paid-Up Additions Refile

TOI: L071 Individual Life - Whole

SERFF Tr Num: SEFL-127948159 State: Arkansas

SERFF Status: Closed-Approved- Closed
 State Tr Num:

Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Co Tr Num: PAID-UP ADDITIONS REFILE State Status: Approved-Closed

Filing Type: Form

Author: Kristi Hendrickson

Reviewer(s): Linda Bird

Date Submitted: 01/04/2012

Disposition Date: 01/06/2012

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Paid-Up Additions Refile

Status of Filing in Domicile: Pending

Project Number: Paid-Up Additions Refile

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Pending

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: Kristi Hendrickson

Submitted By: Kristi Hendrickson

Corresponding Filing Tracking Number:

Filing Description:

Assurity Life Insurance Company submits form R I0889 (R01-12) for review and approval.

Once approved, form R I0889 (R01-12) will replace form R I0889 which was approved by your department on November 5, 2008 under filing number SEFL-125885385.

Form R I0889 provides options to purchase paid-up additions on the due date of each policy premium.

Form R I0889 (R01-12) will be available with policy I L0880, which your office approved on October 20, 2008 under filing

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 number #40487.

Company and Contact

Filing Contact Information

Kristi Hendrickson, Policy Filing Specialist policyfiling@assurity.com
 1526 K Street 402-437-3452 [Phone]
 Lincoln, NE 68508 402-437-3802 [FAX]

Filing Company Information

Assurity Life Insurance Company CoCode: 71439 State of Domicile: Nebraska
 1526 K Street Group Code: Company Type: Life/Health
 P.O. Box 82533 Group Name: State ID Number:
 Lincoln, NE 68501-2533 FEIN Number: 38-1843471
 (800) 276-7619 ext. [Phone]

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Assurity Life Insurance Company	\$50.00	01/04/2012	55005725

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/06/2012	01/06/2012

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Disposition

Disposition Date: 01/06/2012

Implementation Date:

Status: Approved-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		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Red Lined Version		Yes
Form	Paid-Up Additions Purchase Option - Periodic Premium		Yes

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Form Schedule

Lead Form Number: R I0889 (R01-12)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	R I0889 (R01-12)	Policy/Cont Paid-Up Additions - Fraternal Periodic Premium Certificate: Amendment, Insert Page, Endorsement or Rider	Revised	Replaced Form #: R I0889 Previous Filing #: SEFL-125885385	52.400	RI0889 01-12.pdf



PAID-UP ADDITIONS PURCHASE OPTION – PERIODIC PREMIUM

This rider is attached to and part of Your Policy. The terms of Your Policy apply to this rider unless otherwise stated in this rider. This rider is issued in return for Your Application and the first Rider Premium. Rider Premiums are paid to the Administrative Office at the same time as Policy Premiums.

SCHEDULE

Issue Date	[February 1, 2012]
Insured	[John Doe]
Rider Premiums	[\$215.90/Year]
Initial Amount of Paid-Up Additions	[\$1,000.00]

RIDER BENEFIT

You may increase Your Policy's Proceeds by purchasing Paid-Up Additions. Paid-Up Additions are amounts of insurance added to Your Policy for which no further Premium is due. Paid-Up Additions must be purchased on or before a Purchase Option Date. The Due Date of each Policy Premium due while Your Policy and this rider are in force is a Purchase Option Date. You are not required to purchase Paid-Up Additions on every Purchase Option Date. However, if You do not purchase Paid-Up Additions on or before a Premium's Due Date, future Purchase Option Dates are forfeited. Any previously purchased Paid-Up Additions will remain in force.

COST OF INSURANCE

The Rider Premium is the amount available to purchase Paid-Up Additions on one Purchase Option Date. The Rider Premium is not subject to:

- the Policy's automatic premium loans;
- any waiver of premium benefit rider attached to the Policy; nor
- any payor benefit rider attached to the Policy.

An option fee of 7% is deducted from each Rider Premium. The remainder, the Net Rider Premium, determines the amount of Paid-Up Additions purchased.

RIDER VALUES

Paid-Up Additions have a Cash Value that will never be less than the Net Rider Premium paid. This Cash Value may be borrowed subject to Your Policy's loan section.

This rider may be surrendered for its Surrender Value:

- subject to Your Policy's surrender value section;
- while the Policy and this rider are in force; and
- during the Insured's lifetime.

The Surrender Value is equal to the rider's Cash Value on the date of surrender reduced by the amount of any:

- rider Premiums due and unpaid; and
- loan balance on the rider.

You may use this rider's Surrender Value to pay Policy Premiums once each year without charge. Doing so more frequently may be subject to a maximum charge of \$25 per payment. Using this rider's Surrender Value to pay Policy Premiums reduces this rider's Cash Value. Paid-Up Additions will also be reduced to the amount that can be purchased with the Cash Value remaining after paying Premiums.

Any dividends payable under this rider will be paid in the same manner as any dividends payable under the Policy.

MISSTATEMENT OF AGE OR GENDER

If the Insured's age or gender is misstated in the Application, We will adjust the Paid-Up Additions to the amount the Net Rider Premium paid would have purchased for the correct age and/or gender. The adjustment will be based on Our published rates in effect when the Paid-Up Additions were purchased.

ENTIRE CONTRACT

In this rider, "Policy" means the policy to which this rider is attached. This rider is issued in consideration and payment of Premiums as provided.

TERMINATION

This rider will terminate on the earliest of the following dates:

- the date the rider is surrendered;
- the date Your Policy's status is changed to paid-up;
- the date the Policy terminates for any reason;
- when any Premium due for this rider is not paid before the end of the Grace Period; or
- the date We receive Your written notice to cancel this rider unless a later date is specified.

Paid-Up Additions purchased under this rider, less any values previously withdrawn, remain in force until the earlier of:

- the date this rider is surrendered; or
- the date the Policy terminates for any reason.

Assurity Life Insurance Company has signed this rider on the Issue Date.



President



Secretary

Assurity Life Insurance Company
Administrative Office
P.O. Box 82533, Lincoln, Nebraska 68501-2533
Toll-free (800) 869-0355

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: READ CERT.pdf		

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

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Red Lined Version		
Comments:		
Attachment: RI0889 01-12_redlined.pdf		

READABILITY CERTIFICATION

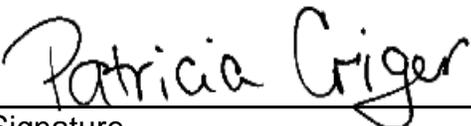
I hereby certify the following forms were tested for readability using Microsoft® Word 10 program and achieved the following test results:

Company Name: Assurity Life Insurance Company

Form Number(s): R I0889 (R01-12)

Type of Form: VER Rider

Form No.	Description	Flesch Score
R I0889 (R01-12)	Paid-Up Additions Purchase Option – Periodic Premium	52.4



Signature

January 4, 2012

Date

Patricia Criger
Director, New Business Services



PAID-UP ADDITIONS PURCHASE OPTION – PERIODIC PREMIUM

This rider is attached to and part of Your Policy. The terms of Your Policy apply to this rider unless otherwise stated in this rider. This rider is issued in return for Your Application and the first Rider Premium. Rider Premiums are paid to the Administrative Office at the same time as Policy Premiums.

SCHEDULE

Issue Date	[February 1, 2012]
Insured	[John Doe]
Rider Premiums	[\$215.90/Year]
Initial Amount of Paid-Up Additions	[\$1,000.00]

RIDER BENEFIT

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COST OF INSURANCE

The Rider Premium is the amount available to purchase Paid-Up Additions on one Purchase Option Date. The Rider Premium is not subject to:

- the Policy's automatic premium loans;
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This rider may be surrendered for its Surrender Value:

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You may use this rider's Surrender Value to pay Policy Premiums once each year without charge. Doing so more frequently may be subject to a maximum charge of \$25 per payment. Using this rider's Surrender Value to pay Policy Premiums reduces this rider's Cash Value. Paid-Up Additions will also be reduced to the amount that can be purchased with the Cash Value remaining after paying Premiums.

Any dividends payable under this rider will be paid in the same manner as any dividends payable under the Policy.

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If the Insured's age or gender is misstated in the Application, We will adjust the Paid-Up Additions to the amount the Net Rider Premium paid would have purchased for the correct age and/or gender. The adjustment will be based on Our published rates in effect when the Paid-Up Additions were purchased.

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- the date the Policy terminates for any reason;
- when any Premium due for this rider is not paid before the end of the Grace Period; or
- the date We receive Your written notice to cancel this rider unless a later date is specified.

Paid-Up Additions purchased under this rider, less any values previously withdrawn, remain in force until the earlier of:

- the date this rider is surrendered; or
- the date the Policy terminates for any reason.

Assurity Life Insurance Company has signed this rider on the Issue Date.



President



Secretary

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