

State: Arkansas **Filing Company:** Pioneer American Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Limited Refiling - 08-9772
Project Name/Number: /

Filing at a Glance

Company: Pioneer American Insurance Company
Product Name: Limited Refiling - 08-9772
State: Arkansas
TOI: L071 Individual Life - Whole
Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 10/22/2012
SERFF Tr Num: AAMC-128667078
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: 08-9772

Implementation: On Approval
Date Requested:
Author(s): Traci Baty
Reviewer(s): Linda Bird (primary)
Disposition Date: 10/25/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Pioneer American Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Limited Refiling - 08-9772
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General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Informational Domicile Status Comments: Filed in Texas, our State of Domicile.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 10/25/2012
 State Status Changed: 10/25/2012
 Deemer Date: Created By: Traci Baty
 Submitted By: Traci Baty Corresponding Filing Tracking Number:
 Filing Description:
 Cover Letter under Supporting Documentation.

Company and Contact

Filing Contact Information

Clara Keel, Product Filing Manager and Assistant Secretary ckeel@aatx.com
 425 Austin Avenue 254-297-2794 [Phone]
 Waco, TX 76701 254-297-2138 [FAX]

Filing Company Information

Pioneer American Insurance Company CoCode: 67873 State of Domicile: Texas
 425 Austin Avenue Group Code: 315 Company Type: LAH
 Waco, TX 76701 Group Name: State ID Number:
 (254) 297-2777 ext. [Phone] FEIN Number: 75-0914374

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Pioneer American Insurance Company	\$50.00	10/22/2012	64127316

SERFF Tracking #:

AAMC-128667078

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08-9772

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	10/25/2012	10/25/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Benefit Description Pages	Traci Baty	10/22/2012	10/22/2012

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Disposition

Disposition Date: 10/25/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Supporting Document	Benefit Description Pages		Yes

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Amendment Letter

Submitted Date: 10/22/2012

Comments:

Benefit Description Paged attached.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Benefit Description Pages

Comment:

Golden Solution - Immediate - PA.pdf

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:	Cover Letter attached.		
Attachment(s):			
AR PA08-9772 Cover Letter.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Benefit Description Pages		
Comments:			
Attachment(s):			
Golden Solution - Immediate - PA.pdf			

Pioneer American Insurance Company

P.O. Box 240 • Waco, Texas 76703-0240 • 254-297-2776

October 25, 2012

NAIC No. 67873

Mr. Joe Musgrove
Policy and Other Form Filings
State of Arkansas
Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72201-1904
Attention: Compliance - Life and Health

Re: **LIMITED REFILING due to the
Change in Maximum Nonforfeiture Interest Rate Effective January 1, 2014**
Form No. PA08-9772
Endowment Insurance to Age 100 Policy

Dear Mr. Musgrove:

This "limited refiling" of Form No. PA08-9772, Endowment Insurance to Age 100 policy, approved by your department on February 15, 2008, is being made due to the change in the maximum Nonforfeiture Interest Rate, effective for policies on or after January 1, 2014.

Enclosed is a copy of the Benefit Description Pages 3 and 3A with a unique Form No. PA08-9772-2014, reflecting the change in the Nonforfeiture Interest Rate to 4.5%. No changes have been made to the text of the previously approved policy form.

A copy of the revised Actuarial Memorandum reflecting the changes made is attached.

If I may be of assistance in your review, please contact me at 1-800-736-7311, extension 3216, or ckeel@aatx.com.

Sincerely,



Clara Keel, FLMI
Product Filing Manager & Assistant Secretary

CJK:tad



BENEFIT DESCRIPTION PAGE

ANNUAL PREMIUM

ENDOWMENT INSURANCE TO AGE 100

\$ 229.60 TO AGE 100

TOTAL ANNUAL PREMIUM

\$ 229.60

ISSUED METHOD OF PAYMENT – ANNUAL

\$ 229.60

OTHER METHODS OF PAYMENT

SEMIANNUAL

\$ 117.56

QUARTERLY

\$ 59.47

MONTHLY

\$ 19.98

PREMIUM CLASS: NON-TOBACCO

INSURED: JOHN DOE

FACE AMOUNT: \$10,000

AGE: 35

DATE OF ISSUE: JANUARY 1, 2014

POLICY NUMBER: XXXXXXXXXXXX

MATURITY DATE: JANUARY 1, 2079

