

State: Arkansas **Filing Company:** American Heritage Life Insurance Company
TOI/Sub-TOI: L09G Group Life - Flexible Premium Adjustable Life/L09G.001 Single Life
Product Name: Group Universal Life
Project Name/Number: Reserve Interest Rate Change/

Filing at a Glance

Company: American Heritage Life Insurance Company
Product Name: Group Universal Life
State: Arkansas
TOI: L09G Group Life - Flexible Premium Adjustable Life
Sub-TOI: L09G.001 Single Life
Filing Type: Form
Date Submitted: 10/17/2012
SERFF Tr Num: ALST-128688355
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: GUL RESERVE INTEREST RATE

Implementation: 01/01/2013
Date Requested:
Author(s): Jennifer Aiello, Lynn Bautista, Juli Clausen, Sara Welch
Reviewer(s): Linda Bird (primary)
Disposition Date: 10/23/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: American Heritage Life Insurance Company
 TOI/Sub-TOI: L09G Group Life - Flexible Premium Adjustable Life/L09G.001 Single Life
 Product Name: Group Universal Life
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General Information

Project Name: Reserve Interest Rate Change Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Informational Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Small and Large
 Group Market Type: Employer Overall Rate Impact:
 Filing Status Changed: 10/23/2012 Deemer Date:
 State Status Changed: 10/23/2012 Submitted By: Juli Clausen
 Created By: Sara Welch
 Corresponding Filing Tracking Number:

Filing Description:

This is an informational filing being made to comply with the reduction in the minimum valuation interest rate for 2013 life insurance issues. This interest rate is included on the specifications pages in our Flexible Premium Adjustable Group Life product, GUL22CAR and GUL22CV. These forms were approved by your department on 8/5/2008 under Tracking Number VFCP-125737190. We will lower the interest rate to 3.5% beginning on January 1, 2013. Attached for your reference is a copy of the specifications page with the change highlighted. No other changes to the certificates are included in this filing.

If you have any questions or concerns, please feel free to contact me at (904) 992-2912, or by email at jclav@allstate.com. Thank you for your consideration.

Company and Contact

Filing Contact Information

Juli Clausen , Ettain Group jclav@allstate.com
 Attn: Compliance Department 904-992-2912 [Phone]
 1776 American Heritage Life Drive 904-992-2975 [FAX]
 Jacksonville, FL 32224-6687

Filing Company Information

American Heritage Life Insurance Company	CoCode: 60534	State of Domicile: Florida
ATTN: Legal/Compliance	Group Code: 8	Company Type: Life and Health
1776 American Heritage Life Drive	Group Name: Allstate	State ID Number:
Jacksonville, FL 32224-9983	FEIN Number: 59-0781901	
(904) 992-1776 ext. [Phone]		

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 for corrections of previously approved forms
 Per Company: No

SERFF Tracking #: ALST-128688355 State Tracking #:

Company Tracking #: GUL RESERVE INTEREST RATE

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Company	Amount	Date Processed	Transaction #
American Heritage Life Insurance Company	\$50.00	10/17/2012	63956147

SERFF Tracking #:

ALST-128688355

State Tracking #:

Company Tracking #:

GUL RESERVE INTEREST RATE

State:

Arkansas

Filing Company:

American Heritage Life Insurance Company

TOI/Sub-TOI:

L09G Group Life - Flexible Premium Adjustable Life/L09G.001 Single Life

Product Name:

Group Universal Life

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	10/23/2012	10/23/2012

SERFF Tracking #:

ALST-128688355

State Tracking #:**Company Tracking #:**

GUL RESERVE INTEREST RATE

State:

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Filing Company:

American Heritage Life Insurance Company

TOI/Sub-TOI:

L09G Group Life - Flexible Premium Adjustable Life/L09G.001 Single Life

Product Name:

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Disposition

Disposition Date: 10/23/2012

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	Application		No
Supporting Document	Flesch Certification		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Highlighted Changes to Page 3		Yes

SERFF Tracking #:

ALST-128688355

State Tracking #:

Company Tracking #:

GUL RESERVE INTEREST RATE

State:

Arkansas

Filing Company:

American Heritage Life Insurance Company

TOI/Sub-TOI:

L09G Group Life - Flexible Premium Adjustable Life/L09G.001 Single Life

Product Name:

Group Universal Life

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Reserve Interest Rate Change/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Highlighted Changes to Page 3		
Comments:			
Attachment(s):			
Spec Page GUL22CAR.pdf			
Spec Page GUL22CV.pdf			

AMERICAN HERITAGE LIFE INSURANCE COMPANY

1776 American Heritage Life Drive, Jacksonville, Florida 32224

CERTIFICATE SPECIFICATIONS

CERTIFICATE VALUES WILL VARY AND COVERAGE MAY CEASE PRIOR TO THE MATURITY DATE DEPENDING ON CHANGES IN INTEREST RATES, COST OF INSURANCE RATES, AND THE FREQUENCY, TIMING, AND AMOUNT OF YOUR PREMIUM PAYMENTS. EVEN IF COVERAGE CONTINUES TO THE MATURITY DATE, THERE MAY BE LITTLE OR NO CASH SURRENDER VALUE.

GUARANTEED MINIMUM INTEREST RATE:

MONTHLY RATE: 0.32737%
ANNUAL RATE: 4.000%

DEATH BENEFIT DISCOUNT FACTOR: 1.0032737

MONTHLY FEE: \$2.00 FOR YEARS 1 THROUGH 20 ONLY

PERCENT OF PREMIUM CHARGE: 5%

MONTHLY PER THOUSAND CHARGE: SEE PAGES 9 AND 10

THE SURRENDER CHARGES FOR THE INITIAL SPECIFIED AMOUNT ARE AS FOLLOWS:

YEAR 1	\$550.00
YEAR 2	\$550.00
YEAR 3	\$550.00
YEAR 4	\$440.00
YEAR 5	\$330.00
YEAR 6	\$275.00
YEAR 7	\$275.00
YEAR 8	\$275.00
YEAR 9	\$275.00
YEAR 10	\$275.00
YEAR 11	\$275.00
YEAR 12	\$275.00
YEAR 13	\$247.50
YEAR 14	\$220.00
YEAR 15	\$192.50
YEAR 16	\$165.00
YEAR 17	\$137.50
YEAR 18	\$110.00
YEAR 19	\$ 55.00
YEARS 20+	\$ 0.00

PARTIAL SURRENDER SERVICE CHARGE: \$25.00

GUIDELINE SINGLE PREMIUM: \$11,492.52
GUIDELINE LEVEL PREMIUM: \$ 888.12

ASSUMING MAXIMUM COST OF INSURANCE RATES ARE CHARGED, THE MINIMUM INTEREST RATE IS CREDITED AND THE PLANNED PERIODIC PREMIUM IS PAID, YOUR CERTIFICATE WILL LAPSE IN THE CERTIFICATE YEAR WHICH ENDS IN 2050.

BASIS OF RESERVES ON THE CERTIFICATE DATE: 2001 COMMISSIONERS STANDARD ORDINARY
AGE LAST BIRTHDAY, NONSMOKER
3.50% INTEREST

AMERICAN HERITAGE LIFE INSURANCE COMPANY
1776 American Heritage Life Drive, Jacksonville, Florida 32224

CERTIFICATE SPECIFICATIONS CONT.

CERTIFICATE VALUES WILL VARY AND COVERAGE MAY CEASE PRIOR TO THE MATURITY DATE DEPENDING ON CHANGES IN INTEREST RATES, COST OF INSURANCE RATES, AND THE FREQUENCY, TIMING, AND AMOUNT OF YOUR PREMIUM PAYMENTS. EVEN IF COVERAGE CONTINUES TO THE MATURITY DATE, THERE MAY BE LITTLE OR NO CASH SURRENDER VALUE.

GUARANTEED MINIMUM INTEREST RATE:

MONTHLY RATE: 0.32737%
ANNUAL RATE: 4.000%

DEATH BENEFIT DISCOUNT FACTOR: 1.0032737

MONTHLY FEE: \$2.00 FOR YEARS 1 THROUGH 20 ONLY

ANNUAL EXPENSE CHARGES:

Certificate Years 1-14: \$120.00
Certificate Years 15+ \$12.00

PERCENT OF PREMIUM CHARGE: 5%

THE SURRENDER CHARGES FOR THE INITIAL SPECIFIED AMOUNT ARE AS FOLLOWS:

YEARS 1-3	\$550	YEAR 15	\$192.50
YEAR 4	\$440	YEAR 16	\$275
YEAR 5	\$330	YEAR 17	\$137.50
YEARS 6-12	\$275	YEAR 18	\$110
YEAR 13	\$247.50	YEAR 19	\$55
YEAR 14	\$220	YEAR 20	\$0.00

PARTIAL SURRENDER SERVICE CHARGE: \$25.00

GUIDELINE SINGLE PREMIUM: \$7,512.00
GUIDELINE LEVEL PREMIUM: \$ 631.32

ASSUMING MAXIMUM COST OF INSURANCE RATES ARE CHARGED, THE MINIMUM INTEREST RATE IS CREDITED AND THE PLANNED PERIODIC PREMIUM IS PAID, YOUR CERTIFICATE WILL LAPSE IN THE CERTIFICATE YEAR WHICH ENDS IN 2041.

BASIS OF RESERVES ON THE CERTIFICATE DATE: 2001 COMMISSIONERS STANDARD ORDINARY TABLE, AGE LAST BIRTHDAY, NONSMOKER, 3.50% INTEREST