

**State:** Arkansas **Filing Company:** American National Insurance Company  
**TOI/Sub-TOI:** L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life  
**Product Name:** IUL - Loan Interest Amendment  
**Project Name/Number:** /

## Filing at a Glance

Company: American National Insurance Company  
Product Name: IUL - Loan Interest Amendment  
State: Arkansas  
TOI: L09I Individual Life - Flexible Premium Adjustable Life  
Sub-TOI: L09I.001 Single Life  
Filing Type: Form  
Date Submitted: 10/18/2012  
SERFF Tr Num: AMNA-128721742  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: IUL - LOAN INTEREST AMENDMENT  
  
Implementation: On Approval  
Date Requested:  
Author(s): Tyra Reed, Amber Adams, Tobie Brink  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 10/24/2012  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

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## General Information

Project Name: Status of Filing in Domicile: Pending  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 10/24/2012  
 State Status Changed: 10/24/2012  
 Deemer Date: Created By: Amber Adams  
 Submitted By: Amber Adams Corresponding Filing Tracking Number:

**Filing Description:**  
 Arkansas Insurance Department  
 Compliance - Life and Health  
 1200 West Third Street  
 Little Rock AR 72201-1904

American National Insurance Company (NAIC: 60739 FEIN: 74-0484030) Filing of:  
 Form IULLIRA12 – Amendment to Loan Provision  
 SERFF Tracking Number: AMNA-128721742 Company Tracking Number: IUL-LIRA

Sir or Madam

Please find attached the above referenced form for you department’s review and approval. This form is a new form and is not intended to replace any previously approved or existing forms.

Form IULLIRA12 is a an amendment to previously approved indexed universal life insurance policies, Form IUL08(10) and Form IULU08(10), approved on Date, under SERFF tracking number AMNA-126026386. This amendment allows the insured to change their existing loan interest rate from variable to fixed and vice versa. The insured is allowed to alter the loan interest rate once each policy year, up to 5 times over the life of the policy. This form will be sent to current policyholders and with new issues.

Additional information associated with this filing are as follows and have been enclosed (when applicable) for your review:

- Certificate of Readability
- Statement of Variability
- Any required filing fee submitted via EFT.

Should any additional information be required, or if there are any questions, please contact me at the phone number or e-mail address provided above.

## Company and Contact

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**Filing Contact Information**

Amber Adams, Product Development      amber.adams@anico.com  
 Attorney  
 One Moody Plaza      409-763-1112 [Phone] 5479 [Ext]  
 14th Floor      409-766-6933 [FAX]  
 Galveston, TX 77590

**Filing Company Information**

American National Insurance Company	CoCode: 60739	State of Domicile: Texas
One Moody Plaza	Group Code: 408	Company Type:
Galveston, TX 77550	Group Name:	State ID Number:
(409) 763-4661 ext. [Phone]	FEIN Number: 74-0484030	

**Filing Fees**

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

Company	Amount	Date Processed	Transaction #
American National Insurance Company	\$50.00	10/18/2012	64033168

SERFF Tracking #:

AMNA-128721742

State Tracking #:

Company Tracking #:

IUL - LOAN INTEREST AMENDMENT

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TOI/Sub-TOI:

L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/24/2012	10/24/2012

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## Disposition

Disposition Date: 10/24/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Memorandum of Variable Material		Yes
Form	Loan Interest Rate Amendment		Yes

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## Form Schedule

Lead Form Number:							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		Form IULLIRA12	POLA	Loan Interest Rate Amendment	Initial:	58.700	Form IULLIRA12.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages



**AMERICAN NATIONAL INSURANCE COMPANY  
A STOCK LIFE INSURANCE COMPANY**

HOME OFFICE: [ONE MOODY PLAZA, GALVESTON TX 77550]  
ADMINISTRATIVE OFFICE: [ONE MOODY PLAZA, GALVESTON TX 77550]  
TELEPHONE NUMBER [(409) 763-4661]

*(This telephone number above is available for Policyholders to make inquiries or obtain information about coverage and provide assistance in resolving complaints.)*

**LOAN PROVISION AMENDMENT**

Your Policy is hereby amended by replacing the following language in Your Loan provision.

"You may not change the option while a loan is still outstanding. If You request a loan while there is already a loan outstanding, We will add the new loan amount to the previous Policy Debt. Interest will be charged based on the prior loan interest rate option in effect."

with

"You select the loan interest rate option at the time You request a Loan. If Your Policy has an outstanding Loan at the time of Your request for an additional Loan, the new Loan(s) must have the same loan interest rate option.

You may request a change to Your loan interest rate option once per Policy Year, not to exceed 5 change requests while this Policy is in force. Your change request must be submitted to Us in writing and will be effective on the Monthly Deduction Date that coincides with or next follows Our receipt and approval of such request. The new loan interest rate option selected will be effective for all outstanding Policy Loans."

Signed at Our Home Office at [Galveston, TX] on the Issue Date.

[  ]

[J. Mark Flippin]  
[Secretary]

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Readability Certification.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Memorandum of Variable Material		
Comments:			
Attachment(s):			
MEMORANDUM OF VARIABLE MATERIAL - Form IULLIRA12.pdf			



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## READABILITY CERTIFICATION

We hereby certify that the following form(s), meet the requirements of the Readability Insurance Policies Act:

<u>Form</u>	<u>Form Name</u>	<u>Scoring(s)</u>
Form IULLIRA12	Loan Interest Rate Amendment	58.7

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Rex D. Hemme  
Senior Vice President & Actuary  
American National Insurance Company



MEMORANDUM OF VARIABLE MATERIAL FOR  
Form UILLIRA12  
October 12, 2012

This memorandum was prepared for use with Form IULLIRA12, a loan interest rate amendment for American National Insurance Company.

Variable material contained within the form denoted by use of brackets.

**Variable Material**

The form contains the following permissible variable material:

Home Office Address  
Administrative Office Address  
Business (telephone number)  
Officer Names, Titles, and Signatures

The above noted items, if changed, will be changed in accordance with department standards. It is understood that the items noted above may be changed without notice or prior approval.

We certify to the following:

- The final form issued to the consumer will not contain brackets denoting variable text;
- Any variable text included in this Statement of Variability will be effective only for future issues;
- The use of variable text will be administered in a uniform and non-discriminatory manner, and will not result in unfair discrimination;
- Only text included in this Statement will be allowed to be used on the referenced forms received by consumers; and
- Any changes to variable or permissible ranges of values will be submitted for approval prior to implementation as required.