

State: Arkansas Filing Company: Government Personnel Mutual Life Insurance Company  
 TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other  
 Product Name: 2013 Statutory Valuation Interest Rate Change  
 Project Name/Number: 2013 Statutory Valuation Interest Rate Change/ReserveEnd3.5

### Filing at a Glance

Company: Government Personnel Mutual Life Insurance Company  
 Product Name: 2013 Statutory Valuation Interest Rate Change  
 State: Arkansas  
 TOI: L08 Life - Other  
 Sub-TOI: L08.000 Life - Other  
 Filing Type: Form  
 Date Submitted: 11/15/2012  
 SERFF Tr Num: GPML-128769062  
 SERFF Status: Closed-Approved-Closed  
 State Tr Num:  
 State Status: Approved-Closed  
 Co Tr Num: RESERVEEND3.5  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Linda Boydston, Norma Castillo  
 Reviewer(s): Linda Bird (primary)  
 Disposition Date: 11/28/2012  
 Disposition Status: Approved-Closed  
 Implementation Date:  
 State Filing Description:

**State:** Arkansas **Filing Company:** Government Personnel Mutual Life Insurance Company  
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**General Information**

Project Name: 2013 Statutory Valuation Interest Rate Change Status of Filing in Domicile: Pending  
 Project Number: ReserveEnd3.5 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: 11/28/2012  
 State Status Changed: 11/28/2012  
 Deemer Date: Created By: Linda Boydston  
 Submitted By: Linda Boydston Corresponding Filing Tracking Number:

Filing Description:  
 2013 Statutory Valuation Interest Rate Change.

Form contains no innovative or unique features.

This endorsement filing is to change the reserve interest rate shown on the Schedule Page of the policies listed under the Supporting Documentation. The reserve interest rate has been lowered to 3.5%. This endorsement will only be used with policies issued on or after January 1, 2013. The company defers the implementation of a change to the maximum nonforfeiture interest rate for one year.

Form is in final print format; however, we reserve the right to change the format of the form due to technological advances. Form is a new submission. It has not previously been disapproved, and it is not intended to supersede a form previously submitted but not yet approved.

**Company and Contact**

**Filing Contact Information**

Linda Boydston, Manager, Regulatory Filing alb@gpmlife.com  
 & Compliance  
 2211 N.E. Loop 410 800-938-4765 [Phone] 2814 [Ext]  
 P.O. Box 659567 210-357-6722 [FAX]  
 San Antonio, TX 78217

**Filing Company Information**

Government Personnel Mutual Life CoCode: 63967 State of Domicile: Texas  
 Insurance Company Group Code: 4712 Company Type: LAH  
 2211 N.E. Loop 410 Group Name: State ID Number:  
 P.O. Box 659567 FEIN Number: 74-0651020  
 San Antonio, TX 78217  
 (800) 938-4765 ext. 2814[Phone]

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00

State: Arkansas Filing Company: Government Personnel Mutual Life Insurance Company

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Retaliatory? Yes

Fee Explanation: \$50.00 for exempt forms

Per Company: No

Company	Amount	Date Processed	Transaction #
Government Personnel Mutual Life Insurance Company	\$50.00	11/15/2012	64955289
Government Personnel Mutual Life Insurance Company	\$50.00	11/15/2012	64956233

SERFF Tracking #:

GPML-128769062

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Company Tracking #:

RESERVEEND3.5

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/28/2012	11/28/2012

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Additional Filing Fees	Note To Reviewer	Linda Boydston	11/15/2012	11/15/2012

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## Disposition

Disposition Date: 11/28/2012

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	List of Policy Forms		Yes
Supporting Document	Statement of Variability		Yes
Form	Endorsement		Yes

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## Note To Reviewer

**Created By:**

Linda Boydston on 11/15/2012 04:05 PM

**Last Edited By:**

Linda Bird

**Submitted On:**

11/28/2012 09:57 AM

**Subject:**

Additional Filing Fees

**Comments:**

I mistakenly listed it as exempt. TX considers this form for approval so the total filing fee is \$100.00 instead of \$50.00. I apologize for the error.

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## Form Schedule

### Lead Form Number: ReserveEnd3.5

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Endorsement	ReserveEnd 3.5	POLA	Initial		51.100	Endorsement for 3.5 reserve interest rate 2012.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

**GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE  
COMPANY**  
[ 2211 N.E. Loop 410, San Antonio, Texas 78217  
Phone: 800/929-4765 ]

**ENDORSEMENT**

Effective Date of Endorsement: January 1, 2013, or Effective date of Policy if later

This Endorsement is a part of the Policy to which it is attached. It changes the Interest Rate For Reserves language found on the Schedule Page of Your Policy by decreasing the interest rate to 3.50%. The new language reads as follows:

“INTEREST RATE FOR RESERVES: 3.50 PERCENT (ALL YEARS).”

This Endorsement is subject to all of the exceptions, limitations and definitions of the Policy and/or Rider. In all other respects, the Policy and/or Rider remain the same.

Secretary

President

[  ] [  ]

**SERFF Tracking #:**

GPML-128769062

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

RESERVEEND3.5

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Flesch Certification		
Comments:	Readability Certification attached.		
Attachment(s):			
Readability Certification.pdf			

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	List of Policy Forms		
Comments:	Attach is a list of policy forms and the date they were made available. If applicable, the state id # and SERFF tracking # are also included.		
Attachment(s):			
policy form approval info 3.pdf			

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
Memorandum of Variability-end.pdf			

02AR

ARKANSAS

SUBJECT - Individual Life  X  Individual Annuity \_\_\_\_\_

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

FORM NUMBER FLESCH SCORE

**ReserveEnd3.5**

**51.1**

This is to certify that the above referenced form has achieved a Flesch Reading Ease Score, as indicated, and complies with the requirements of Arkansas Stat. Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



Sean Staggs, FSA, MAAA  
Assistant Vice President & Associate Actuary

Arkansas

ReserveEnd3.5 will be used with the following policy forms

<b>Form Number</b>	<b>State Filing #</b>	<b>SERFF Tracking #</b>	<b>Approval Date</b>	<b>Notes</b>
58K SIW06	-	-	11/1/2006	Policy form filing
58P LIF08	39951	ABAI-125777434	8/21/2008	Policy form filing
58M TERM08	38504	GPML-125575232	4/4/2008	Policy form filing
58M TERM08	42599	GPML-126158279	6/11/2009	Informational rate filing
59Q SEB10	46453	GPML-126706279	8/12/2010	Policy form filing

**Memorandum of Variability**  
**Explanation of Variable Statements and Fields**  
**For Government Personnel Mutual Life Insurance Company**  
**Form ReserveEnd3.5**

Each variable section, statement or field is denoted by [brackets] and annotated with numbers in **RED**. The explanations below follow the order in which the variable fields appear in the form.

<i>Variable Statements/Fields</i>	<i>How or When Used</i>
<b>Page 1</b>	
<b>1.</b> [2211 N.E. Loop 410, San Antonio, Texas 78217 Phone: 800/929-4765]	Company's address and phone numbers.
<b>2.</b> [C, Alan Ferguson] signature	Company Secretary
<b>3.</b> [Peter Hennessey III] signature	Company President