

State: Arkansas **Filing Company:** National Western 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 /2013 Statutory Valuation Interest Rate Change

Filing at a Glance

Company: National Western 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: 11/05/2012
SERFF Tr Num: NAWS-128731641
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 2013 STATUTORY VALUATION INTEREST RATE CHANGE

Implementation: On Approval
Date Requested:
Author(s): Stephanie Foskitt, Kitty Kennedy
Reviewer(s): Linda Bird (primary)
Disposition Date: 11/08/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: National Western Life Insurance Company
 TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
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General Information

Project Name: 2013 Statutory Valuation Interest Rate Change Status of Filing in Domicile: Authorized
 Project Number: 2013 Statutory Valuation Interest Rate Change Date Approved in Domicile:
 Change
 Requested Filing Mode: Informational Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 11/08/2012
 State Status Changed: 11/08/2012
 Deemer Date: Created By: Stephanie Foskitt
 Submitted By: Stephanie Foskitt Corresponding Filing Tracking Number:

Filing Description:
 Re: 2013 STATUTORY VALUATION INTEREST RATE CHANGE
 INFORMATIONAL FILING
 Amendment form 01-4395
 National Western Life Insurance Company, NAIC 66850, FEIN 84-0467208

To Whom It May Concern:

This filing is being made to comply with the reduction in the statutory maximum valuation interest rate for policies issued on or after January 1, 2013.

The attached form amends page 4 where this valuation rate appears, from 4.0% to 3.5%. The policy form being amended is 01-1123L-01-AR approved for use on December 26, 2001. THERE ARE NO OTHER CHANGES TO THE POLICY FORM.

Thank you for your time and consideration in this matter. If you have any questions or need any additional information, please feel free to contact me at (512) 719-1563 or by email at SFoskitt@NationalWesternLife.com.

Sincerely,
 Stephanie Foskitt
 Contract Compliance Analyst

We reserve the right to change the format of this form without changing any of the language. Printing standards will never be less than those required by your state.

Company and Contact

Filing Contact Information

Stephanie Foskitt, Contract Compliance Analyst SFoskitt@NationalWesternLife.com
 National Western Life Insurance Company 512-719-1563 [Phone]
 850 East Anderson Lane Austin, TX 78752 512-719-8522 [FAX]

State: Arkansas **Filing Company:** National Western Life Insurance Company
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Product Name: 2013 Statutory Valuation Interest Rate Change
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Filing Company Information

National Western Life Insurance Company	CoCode: 66850	State of Domicile: Colorado
850 East Anderson Lane	Group Code:	Company Type:
Austin, TX 78752-1602	Group Name:	State ID Number:
(512) 836-1010 ext. [Phone]	FEIN Number: 84-0467208	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per amendment x 1 form = \$50 total
 Per Company: No

Company	Amount	Date Processed	Transaction #
National Western Life Insurance Company	\$50.00	11/05/2012	64555992

SERFF Tracking #: NAWS-128731641 **State Tracking #:** **Company Tracking #:** 2013 STATUTORY VALUATION
INTEREST RATE C...

State: Arkansas **Filing Company:** National Western Life Insurance Company
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/08/2012	11/08/2012

SERFF Tracking #:

NAWS-128731641

State Tracking #:

Company Tracking #:

2013 STATUTORY VALUATION
INTEREST RATE C...

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Filing Company: National Western Life Insurance Company

Disposition

Disposition Date: 11/08/2012

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	Cover Letter		Yes
Form	Amendment to the Policy		Yes

SERFF Tracking #:

NAWS-128731641

State Tracking #:

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2013 STATUTORY VALUATION
INTEREST RATE C...

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Form Schedule

Lead Form Number: 01-4395

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Amendment to the Policy	01-4395	POLA	Initial		80.000	01-4395 Valuation Rate Amendment.pdf

Form Type Legend:

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

NATIONAL WESTERN LIFE INSURANCE COMPANY

POLICY AMENDMENT

At the bottom of Page 4A and Page 4B of the policy, the following information is deleted:

INTEREST RATE 4.00% PER ANNUM

And replaced with the following:

INTEREST RATE 3.50% PER ANNUM



President

SERFF Tracking #:

NAWS-128731641

State Tracking #:

Company Tracking #:

2013 STATUTORY VALUATION
INTEREST RATE C...

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
01-4395 Officer Flesch.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment(s):			
AR 01-4395 Cover Letter.pdf			

NATIONAL WESTERN LIFE INSURANCE COMPANY
NAIC COMPANY NUMBER 66850
FLESCH READING EASE TEST SCORE CERTIFICATE
2013 Valuation Rate Change Amendment, form 01-4395

I hereby certify the following:

1. The Flesch Reading Ease Test score is as indicated below.
2. The form is printed, except for specifications pages, schedules and tables, in not less than ten point type.
3. The number of words contained in the text is as indicated below.
4. The entire form was analyzed.

<u>Form No.</u>	<u>Flesch Score</u>	<u>Words</u>
01-4395	80	32



Paul D. Facey, FSA, MAAA
Senior Vice President – Chief Actuary



November 5, 2012

Arkansas Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: **2013 STATUTORY VALUATION INTEREST RATE CHANGE
INFORMATIONAL FILING**
Amendment form 01-4395
National Western Life Insurance Company, NAIC 66850, FEIN 84-0467208

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Sincerely,

A handwritten signature in cursive script that reads "SFoskitt".

Stephanie Foskitt
Contract Compliance Analyst

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