

**State:** Arkansas **Filing Company:** Allstate Life Insurance Company  
**TOI/Sub-TOI:** A07I Individual Annuities - Special/A07I.001 Equity Indexed  
**Product Name:** Annuity Bailout Endorsement 2013  
**Project Name/Number:** Annuity Bailout Endorsement 2013/Annuity Bailout Endorsement 2013

## Filing at a Glance

Company: Allstate Life Insurance Company  
Product Name: Annuity Bailout Endorsement 2013  
State: Arkansas  
TOI: A07I Individual Annuities - Special  
Sub-TOI: A07I.001 Equity Indexed  
Filing Type: Form  
Date Submitted: 11/29/2012  
SERFF Tr Num: ALSB-128781722  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: LU11050  
  
Implementation: On Approval  
Date Requested:  
Author(s): Jacklin Lynch  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 12/03/2012  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas  
**TOI/Sub-TOI:** A071 Individual Annuities - Special/A071.001 Equity Indexed  
**Product Name:** Annuity Bailout Endorsement 2013  
**Project Name/Number:** Annuity Bailout Endorsement 2013/Annuity Bailout Endorsement 2013

**Filing Company:** Allstate Life Insurance Company

## General Information

Project Name: Annuity Bailout Endorsement 2013  
Project Number: Annuity Bailout Endorsement 2013  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 12/03/2012  
State Status Changed: 12/03/2012  
Created By: Jacklin Lynch  
Corresponding Filing Tracking Number:

Deemer Date:  
Submitted By: Jacklin Lynch

Filing Description:  
RE: LU11050 – Waiver of Charges Endorsement

Dear Mr. Shields:

Attached for your review and approval, please find the above referenced forms. These forms are new, not previously submitted, and they do not replace any currently issued forms.

Form LU11050 is Waiver of Charges Endorsements. These endorsements will provide customers the opportunity to withdraw funds or surrender their contract, without incurring any withdrawals charges, if we lower their cap rates to the contractual minimum through the creation of a bailout provision.

Form LU11050 is only intended for use with products that are currently in force but no longer being sold by Allstate Life Insurance Company.

Form LU11050 will be used with the following previously approved contracts:

LU4265, approved on 02/12/1998

We have also attached any other supplemental information as required by your state.

These forms have been generated by our home office computer system. These forms may also be generated using other hardware, which can result in changes in formatting (e.g., typeface, margins, page breaks), but the contents will remain unaffected.

Please note that some of the variable information on the pdfs of these forms was bracketed using Adobe Acrobat. Although the bracketing appears on the attached pdfs when viewed electronically, the bracketing may not appear on printed hard copies unless your printer is given special instructions to do so.

If you have any questions, please feel free to contact me at the address, phone, or e-mail provided. Thank you for your consideration of this matter. Thank you for your consideration of this matter.

Sincerely,

**State:** Arkansas **Filing Company:** Allstate Life Insurance Company  
**TOI/Sub-TOI:** A071 Individual Annuities - Special/A071.001 Equity Indexed  
**Product Name:** Annuity Bailout Endorsement 2013  
**Project Name/Number:** Annuity Bailout Endorsement 2013/Annuity Bailout Endorsement 2013

Jacklin Lynch  
 Senior Product & Financial Analyst  
 Contract Development and Filing

## Company and Contact

### Filing Contact Information

Jacklin Lynch, Sr. Product & Financial Analyst      jsarh@allstate.com  
 3100 Sanders Rd, Suite M2A      847-402-4793 [Phone]  
 Northbrook, IL 60062      847-326-5224 [FAX]

### Filing Company Information

Allstate Life Insurance Company	CoCode: 60186	State of Domicile: Illinois
3100 Sanders Road, Suite M2A	Group Code: 8	Company Type:
Northbrook, IL 60062	Group Name:	State ID Number:
(847) 402-8112 ext. [Phone]	FEIN Number: 36-2554642	

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: \$50.00 per form X 1 Form = \$50.00  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Allstate Life Insurance Company	\$50.00	11/29/2012	65295985

SERFF Tracking #:

ALSB-128781722

State Tracking #:

Company Tracking #:

LU11050

State:

Arkansas

Filing Company:

Allstate Life Insurance Company

TOI/Sub-TOI:

A071 Individual Annuities - Special/A071.001 Equity Indexed

Product Name:

Annuity Bailout Endorsement 2013

Project Name/Number:

Annuity Bailout Endorsement 2013/Annuity Bailout Endorsement 2013

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/03/2012	12/03/2012

SERFF Tracking #:

ALSB-128781722

State Tracking #:

Company Tracking #:

LU11050

State:

Arkansas

Filing Company:

Allstate Life Insurance Company

TOI/Sub-TOI:

A071 Individual Annuities - Special/A071.001 Equity Indexed

Product Name:

Annuity Bailout Endorsement 2013

Project Name/Number:

Annuity Bailout Endorsement 2013/Annuity Bailout Endorsement 2013

## Disposition

Disposition Date: 12/03/2012

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	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Compliance Certification		Yes
Form	Waiver of Charges Endorsement		Yes

**State:** Arkansas  
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**Filing Company:** Allstate Life Insurance Company

## Form Schedule

### Lead Form Number: LU11050

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Waiver of Charges Endorsement	LU11050	POLA	Initial		52.200	LU11050- Bailout Endorsement for EIA-SI FINAL.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

**ALLSTATE LIFE INSURANCE COMPANY**  
{1-800-755-5275}

**Waiver of Charges Endorsement**

As used in this endorsement, "Contract" means the Contract or Certificate to which this endorsement is attached.

This endorsement is attached to and made part of your Contract as of the most recent contract anniversary preceding receipt of this endorsement.

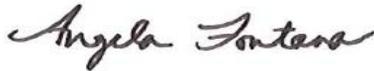
The following provision is added to your Contract:

Your Contract has a new Bailout feature. This feature provides you an opportunity to withdraw funds from your Contract, including a full surrender of your Contract, free of withdrawal charges. This feature can be exercised during the Bailout Period, which is defined as the 45-day period following the end of a Contract year or reset date.

If during the withdrawal charge period the cap is set equal to the minimum guaranteed cap that applies to your Contract, you may withdraw all or a portion of the value of your Contract during the Bailout Period without incurring a withdrawal charge. We must receive your request in writing during the 45-day Bailout Period in a form satisfactory to us. Any withdrawal request received after this period will be subject to a withdrawal charge.

During the Bailout Period, you may withdraw up to your Contract's accumulated value, account value, or minimum guaranteed value, as applicable.

Except as amended by this endorsement, the Contract remains unchanged.



Angela Fontana  
Secretary



Don Civgin  
President

SERFF Tracking #:

ALSB-128781722

State Tracking #:

Company Tracking #:

LU11050

State: Arkansas

Filing Company: Allstate Life Insurance Company

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## Supporting Document Schedules

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

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
ALIC Bailout Endorsement SOV CW.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Compliance Certification		
Comments:			
Attachment(s):			
Compliance Cert _1.pdf			

**CERTIFICATION OF READABILITY**  
**Allstate Life Insurance Company**

I, Sarah Donahue, Vice President, hereby certify that these forms achieve a Flesch reading score as listed below:

<u>Form Number</u>	<u>Flesch Score</u>
LU11050 .....	52.2



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Sarah Donahue  
Vice President

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November 13, 2012

Date

## Statement of Variability

Form LU11050

Items in the above-referenced form(s) are bracketed to indicate variable information. Some items vary to reflect policy-specific information. For other items, this Statement of Variability defines a permissible range that may be used for newly-issued policies without the necessity of a re-filing, thereby allowing the company to promptly respond to changes, such as in the market, company experience, or the regulatory environment. Any decision to apply a new factor within the permitted range, will affect newly-issued policies only, and not in-force business. Further, any such changes will be based on sound actuarial practice and administered in a uniform, non-discriminatory manner.

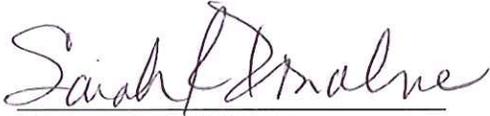
### LU11050 series, Waiver of Charges Endorsement

Page	Bracketed Items	Range of Variability
1	a. Company telephone number and Officers	Company telephone number and Company Officers may vary over time

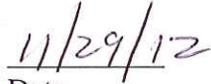
**STATE OF ARKANSAS**

**CERTIFICATION OF COMPLIANCE**

I, Sarah Donahue, hereby certify that to the best of my knowledge and belief this submission complies with Ark. Code 23-79-138, Regulation 49, and Regulation 19s10B.



Signature of Officer



Date

Vice President

Title