

State: Arkansas **Filing Company:** Generation Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Reserve Interest Rate Submission
Project Name/Number: /

Filing at a Glance

Company: Generation Life Insurance Company
Product Name: Reserve Interest Rate Submission
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 12/03/2012
SERFF Tr Num: GENL-128793196
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num:

Implementation: On Approval
Date Requested:
Author(s): David Bell, Resa Carpenter, Brenda Boles, Suzanne Heasley
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/05/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Generation Life Insurance Company
 TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
 Product Name: Reserve Interest Rate Submission
 Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Domicile Status Comments:
 Explanation for Combination/Other: Market Type:
 Submission Type: Overall Rate Impact:
 Filing Status Changed: 12/05/2012
 State Status Changed: 12/05/2012 Deemer Date:
 Created By: Brenda Boles Submitted By: Brenda Boles
 Corresponding Filing Tracking Number:

Filing Description:
 See Attached Submission Letter

Company and Contact

Filing Contact Information

Brenda Boles, Administrative Assistant bboles@tbf.com
 PO Box 459 931-388-7872 [Phone] 2324 [Ext]
 Columbia, TN 38402

Filing Company Information

Generation Life Insurance CoCode: 73504 State of Domicile: Arizona
 Company Group Code: 694 Company Type: Individual
 147 Bear Creek Pike Group Name: Tennessee Farmers Life
 PO Box 459 FEIN Number: 86-0200852 State ID Number:
 Columbia, TN 38402
 (931) 388-7872 ext. 2323[Phone]

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Generation Life Insurance Company	\$50.00	12/03/2012	65385701

SERFF Tracking #:

GENL-128793196

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Generation Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Reserve Interest Rate Submission

Project Name/Number:

/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/05/2012	12/05/2012

SERFF Tracking #:

GENL-128793196

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Generation Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Reserve Interest Rate Submission

Project Name/Number:

/

Disposition

Disposition Date: 12/05/2012

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	Submission Letter		Yes
Supporting Document	Variability Statement		Yes
Supporting Document	Actuarial Statement of Methods		No
Form	Amendment		Yes

SERFF Tracking #:

GENL-128793196

State Tracking #:

Company Tracking #:

State: Arkansas
 TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
 Product Name: Reserve Interest Rate Submission
 Project Name/Number: /

Filing Company: Generation Life Insurance Company

Form Schedule

Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Amendment	GL-AMENDTL-1/2013-MULTI	POLA	Initial		52.500	GL-AMENDTL-1_2013_MULTI.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



Generation Life Insurance Company

Home Office: 5025 N. Central Avenue, #546, Phoenix, Arizona

Administrative Office: P. O. Box 459, Columbia, TN 38402

For Service Call: 1 (855) 436-4533

AMENDMENT

POLICY NUMBER:

EFFECTIVE DATE OF THIS AMENDMENT: [The Date of Issue of the policy to which this amendment is attached].

The policy to which this amendment is attached is amended on the effective date shown above. This amendment is subject to all of the terms and conditions of the policy to which it is attached.

The Policy Schedule, reference to RESERVE INTEREST RATE is amended to change the reserve interest rate from 4% to 3.5%.

This amendment will not change, alter or amend the policy to which it is attached in any way except as expressly stated herein.

A handwritten signature in black ink that reads "Dennis R. Steffen".

Chief Operating Officer

A handwritten signature in black ink that reads "Matthew D. Johnson".

Chief Executive Officer

SERFF Tracking #:

GENL-128793196

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

Generation Life Insurance Company

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: Reserve Interest Rate Submission

Project Name/Number: /

Supporting Document Schedules

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

		Item Status:	Status Date:
Satisfied - Item:	Submission Letter		
Comments:			
Attachment(s):			
Letter.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Variability Statement		
Comments:			
Attachment(s):			
Variability Statement.pdf			

Readability Certification

Insurance Company: Generation Life Insurance Company

<u>Form Number</u>	<u>Description of Form</u>	<u>Score</u>
GL-AMENDTL-1/2013-MULTI	Amendment	52.5

I hereby certify that the above referenced form complies with the readability requirements of this State.



Authorized Signature

Dennis R. Stephen

Name

Chief Operating Officer

Title

12-03-12

Date



**Generation Life
Insurance Company**
Administrative Office

Post Office Box 459
Columbia, TN 38402
931.388.7872

December 3, 2012

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

**RE: Generation Life Insurance Company
Reserve Interest Rate Submission
Form GL-AMENDTL-1/2013-MULTI Amendment**

NAIC # 73504

Dear Sir or Madam:

This filing is being submitted to comply with the Reserve Interest Rate changes effective January 1, 2013.

With regard to the Non-Forfeiture Interest Rate changes, the Company is deferring such changes for one year and those required filings will be made separately at that time.

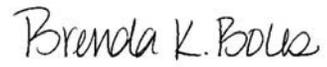
Form GL-AMENDTL-1/2013-MULTI is an amendment to form SEC TERM-1/2012-AR approved by your office on September 24, 2012, SERFF Tracking Number GENL-128636120. This amendment, when approved, will be issued together with form SEC TERM-1/2012-AR for all issues of the policy on and after January 1, 2013. The revised Statement of Actuarial Basis for this form is attached.

The revised Reserve Interest Rate changes also apply to the following forms; however, the current approved text of these forms do not require any revisions in the language for the change to the Reserve Interest Rate. For these forms, we are attaching revised Statements of Actuarial Basis to reflect the change in the Reserve Interest Rate.

Form Number	Description of Form	Approval Date/SERFF Tracking Number
GL-SAFE-1/2012-AR	Endowment Life Policy	September 24, 2012 GENL-128636120
GL-SH100-1/2012-AR	Endowment Life Policy	September 24, 2012 GENL-128636120
GL-ACCIDENTAL-1/2012-MULTI	Accidental Death Benefit Rider	September 24, 2012 GENL-128636120
GL-CR-1/2012-MULTI	Dependent Child Rider	September 24, 2012 GENL-128636120

Should you have any questions or need anything further, please do not hesitate to contact me at (931) 388-7872 extension 2324 or bboles@tbf.com

Sincerely,

A handwritten signature in cursive script that reads "Brenda K. Boles".

Brenda K. Boles
Administrative Assistant

VARIABILITY STATEMENT

GL-AMENDTL-1/2013-MULTI

The Policy Number will be completed with the Policy Number of the Policy to which the Amendment will be attached.

The Effective Date of This Amendment will be completed with the Date of Issue for the Policy to which the Amendment will be attached.