

State: Arkansas **Filing Company:** American Benefit Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: ABL Life {roducts Re-file - Change in Maximum Valuation Interest Rate
Project Name/Number: /

Filing at a Glance

Company: American Benefit Life Insurance Company
Product Name: ABL Life {roducts Re-file - Change in Maximum Valuation Interest Rate
State: Arkansas
TOI: L071 Individual Life - Whole
Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 11/29/2012
SERFF Tr Num: LBLI-128786907
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num:

Implementation: 01/01/2013
Date Requested:
Author(s): Chad Leiding
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/04/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** American Benefit Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: ABL Life Products Re-file - Change in Maximum Valuation Interest Rate
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile: 01/31/2011
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: 12/04/2012
State Status Changed: 12/04/2012
Deemer Date: Created By: Chad Leiding
Submitted By: Chad Leiding Corresponding Filing Tracking Number:

Filing Description:
American Benefit Life Insurance Company
NAIC# 66001

Re: Informational Filing for 2013 Change in Maximum Valuation and Nonforfeiture Interest Rates

To whom it may concern:

This filing is being submitted to your department as an informational filing due to the maximum valuation and non-forfeiture interest rates changing January 1, 2013 and January 1, 2014 respectively.

As a result of the change in these interest rates, we are submitting revised policy schedule pages for our life insurance policies showing the change in rates.

These revised policy schedule pages are being submitted for previously approved/filed products in your state as follows:

- ABL-SP-1209-AR (SERFF # LBLI-126820948, approved on 10/6/10.)
- ABL-LP-1209-AR (SERFF # LBLI-126820948, approved on 10/6/10.)
- ABL-LPLB-1209-AR ((SERFF # LBLI-126820948, approved on 10/6/10.)
- ABL-MIB-SP-1209-AR (SERFF # LBLI-126820948, approved on 10/6/10.)
- ABL-MIB-1209-AR ((SERFF # LBLI-126820948, approved on 10/6/10.)

No other changes to these policy forms have been made other than the attached revised schedule pages.

Revised actuarial memoranda are included with this filing.

To the best of our knowledge, this filing is complete, does not contain any unusual that may differ from industry standards and is intended to comply with the insurance laws of your jurisdiction.

Company and Contact

State: Arkansas **Filing Company:** American Benefit Life Insurance Company
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Product Name: ABL Life {roducts Re-file - Change in Maximum Valuation Interest Rate
Project Name/Number: /

Filing Contact Information

Chad Leiding, V.P Compliance chad.leiding@libertybankerslife.com
 1800 Valley View Lane 469-522-4332 [Phone]
 Suite 300 469-522-4380 [FAX]
 Dallas, TX 75234

Filing Company Information

American Benefit Life Insurance Company CoCode: 66001 State of Domicile: Oklahoma
 1605 LBJ Freeway Group Code: 3436 Company Type: Life/Health
 Suite 710 Group Name: Hertitage Guaranty State ID Number:
 Dallas, TX 75234 FEIN Number: 73-0353520
 (469) 522-4400 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? Yes
 Fee Explanation: Oklahoma
 Per Company: No

Company	Amount	Date Processed	Transaction #
American Benefit Life Insurance Company	\$125.00	11/29/2012	65285200
American Benefit Life Insurance Company	\$125.00	12/03/2012	65362931

SERFF Tracking #:

LBLI-128786907

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

Arkansas

Filing Company:

American Benefit Life Insurance Company

TOI/Sub-TOI:

L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life

Product Name:

ABL Life {roducts Re-file - Change in Maximum Valuation Interest Rate

Project Name/Number:

/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/04/2012	12/04/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Linda Bird	11/30/2012	11/30/2012

Response Letters

Responded By	Created On	Date Submitted
Chad Leiding	12/03/2012	12/03/2012

SERFF Tracking #:

LBLI-128786907

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

Arkansas

Filing Company:

American Benefit Life Insurance Company

TOI/Sub-TOI:

L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life

Product Name:

ABL Life {roducts Re-file - Change in Maximum Valuation Interest Rate

Project Name/Number:

/

Disposition

Disposition Date: 12/04/2012

Implementation Date:

Status: Accepted For Informational Purposes

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
Form	revised schedule page		Yes
Form	revised schedule page		Yes
Form	revised schedule page		Yes
Form	revised schedule page		Yes
Form	revised schedule page		Yes

State: Arkansas **Filing Company:** American Benefit Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: ABL Life Products Re-file - Change in Maximum Valuation Interest Rate
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/30/2012
Submitted Date	11/30/2012
Respond By Date	12/31/2012

Dear Chad Leiding,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

Comments: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$125.00 filing fee is received.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,
Linda Bird

State: Arkansas **Filing Company:** American Benefit Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: ABL Life Products Re-file - Change in Maximum Valuation Interest Rate
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/03/2012
Submitted Date	12/03/2012

Dear Linda Bird,

Introduction:

Hello

Response 1

Comments:

The additional fees have been submitted.

Related Objection 1

Comments: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$125.00 filing fee is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thanks!

Sincerely,

Chad Leiding

State: Arkansas

Filing Company:

American Benefit Life Insurance Company

TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: ABL Life {roducts Re-file - Change in Maximum Valuation Interest Rate

Project Name/Number: /

Form Schedule

Lead Form Number: ABL-SP-1209-AR

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		revised schedule page	ABL-SP-1209-AR	SCH	Initial		40.700	ABL-SP-1209-AR - Revised Schedule Page.pdf
2		revised schedule page	ABL-LP-1209-AR	SCH	Initial		40.300	ABL-LP-1209 - AR - Revised Schedule Page.pdf
3		revised schedule page	ABL-LPLB-1209-AR	SCH	Initial		40.300	ABL-LPLB-1209-AR - Revised Schedule Page.pdf
4		revised schedule page	ABL-MIB-SP-1209-AR	SCH	Initial		40.400	ABL-MIB-SP-1209-AR - Revised Schedule Page.pdf
5		revised schedule page	ABL-MIB-1209-AR	SCH	Initial		40.400	ABL-MIB-1209-AR - Revised Schedule Page.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

SERFF Tracking #:

LBLI-128786907

State Tracking #:

Company Tracking #:

State: Arkansas **Filing Company:** American Benefit Life Insurance Company
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PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

SCHEDULE OF BENEFITS AND PREMIUMS

Policy Number	[00001]	Age at Issue	[35]
Policy Date	[10/01/10]	Face Amount	[\$5,000.00]
Type of Policy	Whole Life	Single Premium	[\$3,415.00]
Classification	Standard		
Insured's Sex	[Male]		

Insured's Name **[John Doe]**

Owner's Name **[John Doe]**

Beneficiary's Name **[Jane Doe]**

Riders Included:
ABL-Child-1209
ABL-AWAY-1209
ABL-ADB-1209

**Table of Nonforfeiture Values
For Entire Sum Insured**

[

End Policy Year	Cash or Loan Value	Paid-up Life Insurance	Extended Term Insurance Face Amount
1	1,121.25	-Paid Up-	-Paid Up-
2	1,162.80	-Paid Up-	-Paid Up-
3	1,205.70	-Paid Up-	-Paid Up-
4	1,249.90	-Paid Up-	-Paid Up-
5	1,295.40	-Paid Up-	-Paid Up-
6	1,342.15	-Paid Up-	-Paid Up-
7	1,390.20	-Paid Up-	-Paid Up-
8	1,439.55	-Paid Up-	-Paid Up-
9	1,490.20	-Paid Up-	-Paid Up-
10	1,542.15	-Paid Up-	-Paid Up-
15	1,822.40	-Paid Up-	-Paid Up-
20	2,134.55	-Paid Up-	-Paid Up-
AGE			
60	2,470.60	-Paid Up-	-Paid Up-
65	2,823.85	-Paid Up-	-Paid Up-

]

Reserve Method: Commissioners Reserve Valuation Method

Mortality Tables:

- Reserves, Cash Values, Reduced Paid Up 1980 CSO age last birthday
 - Extended Term Insurance 1980 CET age last birthday
- Interest rate for reserves: 3.5% all years Interest rate for cash values: 4.5% all years
- Loan interest rate: 7.4% per annum payable in advance

SCHEDULE OF BENEFITS AND PREMIUMS

Policy Number	<u>[00001]</u>	Age at Issue	<u>[35]</u>
Policy Date	<u>[12/01/09]</u>	Face Amount	<u>[\$5,000.00]</u>
Type of Policy	<u>Whole Life</u>	Scheduled Premium	<u>[\$507.00]</u>
Classification	<u>Standard</u>		
Insured's Sex	<u>[Male]</u>		

PREMIUMS PAYABLE FOR [10] YEARS

Insured's Name **[John Doe]**

Owner's Name **[John Doe]**

Beneficiary's Name **[Jane Doe]**

Riders Included:
ABL-Child-1209
ABL-AWAY-1209
ABL-ADB-1209

POLICY PREMIUM MODES				
ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY DIRECT	MONTHLY BANK DRAFT
[\$507.00]	[\$253.50]	[\$126.75]	[\$42.25]	[\$38.45]

**Table of Nonforfeiture Values
For Entire Sum Insured**

[

End Policy Year	Cash or Loan Value	Paid-up Life Insurance	Extended Term Insurance	
			Years	Days
1	0	0	0	0
2	80.80	350.00	4	332
3	238.20	990.00	11	339
4	402.20	1,610.00	17	39
5	573.10	2,215.00	21	41
6	751.10	2,800.00	24	152
7	936.60	3,370.00	27	110
8	1,130.05	3,930.00	30	13
9	1,331.70	4,470.00	32	295
10	1,542.15	-Paid Up-	-Paid Up-	-Paid Up-
15	1,822.40	-Paid Up-	-Paid Up-	-Paid Up-
20	2,134.55	-Paid Up-	-Paid Up-	-Paid Up-
AGE				
60	2,470.60	-Paid Up-	-Paid Up-	-Paid Up-
65	2,823.85	-Paid Up-	-Paid Up-	-Paid Up-

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SCHEDULE OF BENEFITS AND PREMIUMS

FACE AMOUNT YEAR 1: Forty Percent (40%) of Ultimate Face Amount
FACE AMOUNT YEAR 2: Seventy-Five Percent (75%) of Ultimate Face Amount
FACE AMOUNT YEAR 3 & AFTER: One Hundred Percent (100%) of Ultimate Face Amount

Policy Number	[00001]	Age at Issue	[35]
Policy Date	[12/01/09]	Ultimate Face Amount	[\$5,000.00]
Type of Policy	Whole Life	Scheduled Premium	[\$507.00]
Classification	Standard		
Insured's Sex	[Male]		

Insured's Name [John Doe]

Owner's Name [John Doe]

Beneficiary's Name [Jane Doe]

PREMIUMS PAYABLE FOR [10] YEARS

Rider(s) Included:

- ABL-Child-1209
- ABL-ADB-LB-1209
- ABL-AWAY-1209
- ABL-ADB-1209

POLICY PREMIUM MODES

ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY <u>DIRECT</u>	MONTHLYBANK DRAFT
[\$507.00]	[\$253.50]	[\$126.75]	[\$42.25]	[\$38.45]

Table of Nonforfeiture Values For Entire Sum Insured

End Policy Year	Cash or Loan Value	Paid-up Life Insurance	Extended Term Insurance	
			Years	Days
1	0	0	0	0
2	92.90	400.00	5	212
3	249.00	1,035.00	12	139
4	411.65	1,650.00	17	151
5	581.15	2,245.00	21	122
6	757.70	2,825.00	24	210
7	941.70	3,390.00	27	152
8	1,133.50	3,940.00	30	41
9	1,333.50	4,475.00	32	310
10	1,542.15	-Paid Up-	-Paid Up-	-Paid Up-
15	1,822.40	-Paid Up-	-Paid Up-	-Paid Up-
20	2,134.55	-Paid Up-	-Paid Up-	-Paid Up-
AGE				
60	2,470.60	-Paid Up-	-Paid Up-	-Paid Up-
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Reserve Method: Commissioners Reserve Valuation Method

Mortality Tables:

- Reserves, Cash Values, Reduced Paid Up 1980 CSO age last birthday
- Extended Term Insurance 1980 CET age last birthday

Interest rate for reserves: 3.5% all years Interest rate for cash values: 4.5% all years

Loan interest rate: 7.4% per annum payable in advance

SCHEDULE OF BENEFITS AND PREMIUMS

<u>Policy Number</u>	<u>[00001]</u>	Age at Issue	<u>[35]</u>
<u>Policy Date</u>	<u>[12/01/09]</u>	Face Amount	<u>[\$5,000.00]</u>
<u>Type of Policy</u>	<u>Whole Life</u>	Single Premium	<u>[\$5,000.00]</u>
<u>Classification</u>	<u>Standard</u>		
<u>Insured's Sex</u>	<u>[Male]</u>		

Insured's Name **[John Doe]**

Owner's Name **[John Doe]**

Beneficiary's Name **[Jane Doe]**

Riders Included:
ABL-Child-1209

**Table of Nonforfeiture Values
For Entire Sum Insured**

[

End Policy Year	Cash or Loan Value	Paid-up Life Insurance	Extended Term Insurance Face Amount
1	1,121.25	-Paid Up-	-Paid Up-
2	1,162.80	-Paid Up-	-Paid Up-
3	1,205.70	-Paid Up-	-Paid Up-
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5	1,295.40	-Paid Up-	-Paid Up-
6	1,342.15	-Paid Up-	-Paid Up-
7	1,390.20	-Paid Up-	-Paid Up-
8	1,439.55	-Paid Up-	-Paid Up-
9	1,490.20	-Paid Up-	-Paid Up-
10	1,542.15	-Paid Up-	-Paid Up-
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Loan interest rate: 7.4% per annum payable in advance

SCHEDULE OF BENEFITS AND PREMIUMS

Policy Number	<u>[00001]</u>	Age at Issue	<u>[35]</u>
Policy Date	<u>[12/01/09]</u>	Ultimate Face Amount	<u>[\$5,000.00]</u>
Type of Policy	<u>Whole Life</u>	Scheduled Premium	<u>[\$500.00]</u>
Classification	<u>Standard</u>		
Insured Sex	<u>[Male]</u>		
Insured Name	<u>[John Doe]</u>		
Owner Name	<u>[John Doe]</u>		
Beneficiary Name	<u>[Jane Doe]</u>		

PREMIUMS PAYABLE FOR [10] YEARS

Riders Included:

ABL-Child-1209
ABL-ADB-MIB-1209

POLICY PREMIUM MODES

ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY DIRECT	MONTHLY BANK DRAFT
[\$500.00]	[\$250.00]	[\$125.00]	[\$41.67]	[\$41.67]

**Table of Nonforfeiture Values
For Entire Sum Insured**

End Policy Year	Cash or Loan Value	Paid-up Life Insurance	Extended Term Insurance	
			Years	Days
1	0.00	0.00	-0-	0-
2	140.20	605.00	28	18
3	294.40	1,225.00	34	146
4	454.45	1,820.00	36	349
5	620.45	2,395.00	38	23
6	792.45	2,955.00	38	147
7	970.60	3,495.00	38	82
8	1,154.90	4,015.00	37	254
9	1,345.40	4,515.00	36	330
10	1,542.15	-Paid Up-	-Paid Up-	-Paid Up-
15	1,822.40	-Paid Up-	-Paid Up-	-Paid Up-
20	2,134.55	-Paid Up-	-Paid Up-	-Paid Up-
AGE				
60	2,470.60	-Paid Up-	-Paid Up-	-Paid Up-
65	2,823.85	-Paid Up-	-Paid Up-	-Paid Up-

Reserve Method: Commissioners Reserve Valuation Method

Mortality Tables:

- Reserves, Cash Values, Reduced Paid Up 1980 CSO age last birthday
- Extended Term Insurance 1980 CET age last birthday

Interest rate for reserves: 3.5% all years

Interest rate for cash values: 4.5% all years

Loan interest rate: 7.4% per annum payable in advance

SERFF Tracking #:

LBLI-128786907

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

American Benefit Life Insurance Company

TOI/Sub-TOI:

L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life

Product Name:

ABL Life {roducts Re-file - Change in Maximum Valuation Interest Rate

Project Name/Number:

/

Supporting Document Schedules

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

CERTIFICATION

Company Name: American Benefit Life Insurance Company

I hereby certify that the forms included in this submission and company procedures meet the requirements of Regulation 19, 49, and AR 23-79-138 as well as all applicable requirements of the Arkansas Insurance Department.



Chad Leiding
Vice President Compliance

11/29/12

Date