

State: Arkansas **Filing Company:** Principal National Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.203 Specified Age or Duration - Single Premium - Single Life
Product Name: Term Life Insurance
Project Name/Number: 2013 Valuation & Nonforfeiture rate change-OYT/

Filing at a Glance

Company: Principal National Life Insurance Company
Product Name: Term Life Insurance
State: Arkansas
TOI: L04I Individual Life - Term
Sub-TOI: L04I.203 Specified Age or Duration - Single Premium - Single Life
Filing Type: Form
Date Submitted: 12/06/2012
SERFF Tr Num: PRLD-128792705
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: SN55NFCHG

Implementation: 01/01/2013
Date Requested:
Author(s): Peggy Pavelka
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/13/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

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General Information

Project Name: 2013 Valuation & Nonforfeiture rate change-OYT Status of Filing in Domicile: Authorized
 Project Number: Date Approved in Domicile: 12/05/2012
 Requested Filing Mode: Informational Domicile Status Comments: Filed
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 12/13/2012
 State Status Changed: 12/13/2012
 Deemer Date: Created By: Peggy Pavelka
 Submitted By: Peggy Pavelka Corresponding Filing Tracking Number:

Filing Description:

RE Informational Filing - Individual Term Life

Reduction in Valuation Interest Rate and Nonforfeiture Interest Rate for 2013 new issues

- Revised Actuarial Memorandum for previously approved Single Premium One Year Term Life Insurance Policy form SN 55 (approved 2/8/2011, SERFF #PRLD-127011350)

This filing is being made to comply with the reduction in the maximum valuation interest rate for 2013 life insurance issues.

Enclosed is a revised Actuarial Memorandum to replace that on file with your Department. The Actuarial Memorandum has been revised to reflect a lower 3.5% valuation interest rate and 4.5% nonforfeiture interest rate and applies to new issues of the policy form beginning January 1, 2013 and after.

These changes do not affect the policy form that was approved by the Department.

If you have questions or would like more information, please feel free to contact me using any of the options listed on the Companies and Contact tab.

Company and Contact

Filing Contact Information

Peggy Pavelka, Senior Analyst pavelka.peggy@principal.com
 711 High Street 800-255-6603 [Phone] 5 [Ext]
 Des Moines, IA 50392-0001 515-235-5494 [FAX]

Filing Company Information

Principal National Life Insurance Company	CoCode: 71161	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type: Life, Health & Annuities
Des Moines, IA 50392-0001	Group Name:	State ID Number:
(515) 246-7062 ext. [Phone]	FEIN Number: 34-1022982	

Filing Fees

State: Arkansas **Filing Company:** Principal National Life Insurance Company
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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per policy filing
Per Company: No

Company	Amount	Date Processed	Transaction #
Principal National Life Insurance Company	\$50.00	12/06/2012	65517726

SERFF Tracking #:

PRLD-128792705

State Tracking #:

Company Tracking #:

SN55NFCHG

State:

Arkansas

Filing Company:

Principal National Life Insurance Company

TOI/Sub-TOI:

L041 Individual Life - Term/L041.203 Specified Age or Duration - Single Premium - Single Life

Product Name:

Term Life Insurance

Project Name/Number:

2013 Valuation & Nonforfeiture rate change-OYT/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/13/2012	12/13/2012

SERFF Tracking #:

PRLD-128792705

State Tracking #:

Company Tracking #:

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Arkansas

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Disposition

Disposition Date: 12/13/2012

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		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No