

State: Arkansas **Filing Company:** Security National Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: FP (06/95)
Project Name/Number: /

Filing at a Glance

Company: Security National Life Insurance Company
Product Name: FP (06/95)
State: Arkansas
TOI: L071 Individual Life - Whole
Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 12/13/2012
SERFF Tr Num: SENL-128809936
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num:

Implementation
Date Requested:
Author(s): Jeanine Larson
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/18/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Security National Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: FP (06/95)
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General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile: 11/08/1995
Requested Filing Mode: Informational Domicile Status Comments: Approved for use.
Explanation for Combination/Other: Market Type: Individual
Submission Type: Individual Market Type:
Overall Rate Impact: Filing Status Changed: 12/18/2012
State Status Changed: 12/18/2012
Deemer Date: Created By: Jeanine Larson
Submitted By: Jeanine Larson Corresponding Filing Tracking Number:

Filing Description:

Re: Informational Filing For: FP (06/95)-AR, et al
Security National Life Insurance Company
NAIC Company Code: 69485 0454
Federal ID No.: 36-2610791

Dear Commissioner,

Due to the change to the statutory valuation and non-forfeiture interest rate, we have decreased the valuation interest rate from 4.0% to 3.5% and the non-forfeiture interest rate from 5.0% to 4.5%. Other than those interest rate changes specified, there are no other changes to the policy form.

Attached, please find the above-reference informational filing including page 5 only. We have also attached the amended Actuarial Memoranda.

The effective date of this change for new issues will be January 1, 2013. This change will not apply to in-force policies.

Documents to be amended:

FP WL (06/95), FP 10 PAY (06/95), FP 20 PAY (06/95), FP LB WL (06/95), FP LB 10 PAY (06/95), and FP LB 20 PAY (06/95): This form was previously approved by the Arkansas Department of Insurance on October 30, 1995. The shell to these different variations is FP (06/95). There are no other changes to the policy except for the "Loan and Non-Forfeiture Values" page 5 on each. We have highlighted the changes for your convenience.

The FP (06/95) policy and application was approved by our domicile State of Utah on November 8, 1995 and will be marketed on an individual basis by licensed agents of Security National Life Insurance Company.

Thank you for time and assistance in this matter. Should you need additional information, please feel free to contact me at (800) 574-7117 ext. 1101 or e-mail at jeanine.larson@securitynational.com.

Sincerely yours,

Jeanine Larson, Compliance
Legal Department

State: Arkansas **Filing Company:** Security National Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: FP (06/95)
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Company and Contact

Filing Contact Information

Jeanine Larson, Compliance jeanine.larson@securitynational.com
 5300 South 360 West 800-574-7117 [Phone] 1101 [Ext]
 Suite 250 801-265-9882 [FAX]
 Salt Lake City, UT 84123

Filing Company Information

Security National Life Insurance Company	CoCode: 69485	State of Domicile: Utah
5300 South 360 West	Group Code: 454	Company Type: Life, Annuity, Health and Accident
Suite 250	Group Name: N/A	State ID Number:
Salt Lake City, UT 84123	FEIN Number: 36-2610791	
(800) 574-7117 ext. [Phone]		

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

SENL-128809936

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Security National Life Insurance Company

TOI/Sub-TOI:

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

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FP (06/95)

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/18/2012	12/18/2012

SERFF Tracking #:

SENL-128809936

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Security National Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

FP (06/95)

Project Name/Number:

/

Disposition

Disposition Date: 12/18/2012

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
Form	Policy Pages		Yes

SERFF Tracking #:

SENL-128809936

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

Security National Life Insurance Company

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

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Form Schedule

Lead Form Number: FP (06/95)-AR

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Policy Pages	FP (06/95), et al	POLA	Other	Informational		POLICY - FP (06-95)-AR List (page 5) 12-10-12 hl.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

LOAN AND NON-FORFEITURE VALUES

The Table of Loan and Non-Forfeiture Values shows the cash or Loan values and reduced paid-up values. They are shown for the ends of finished years. It is assumed all past due premiums have been paid.

Debt on this Policy will reduce the Net Cash Value. YOU can also figure values within a Policy Year. YOU must allow for time elapsed and premium mode if not annual. Values for years not shown shall be figured as it says in the Basis of Values. If YOU ask US, WE will do it for YOU.

BASIS OF VALUES - The Cash Values, Reserves and Net Single Premiums are computed using the Commissioners 1980 Standard Ordinary Mortality Table (except that the Net Single Premiums for extended term insurance are based on the Commissioners 1980 Extended Term Insurance

Table) with interest at 3.5% per year for reserves and 4.5% for Cash Values and Net Single Premiums for both Paid Up Insurance and Extended Term Insurance. The method of computation is the Commissioners Reserve Valuation Method at age last birthday and curtate functions.

A detailed statement of basis of the computation methods is on file with the state insurance department in the state in which this Policy was issued to YOU. All values are at least as great as those required by the laws of the state where YOU got the Policy.

Other benefits or riders in this Policy do not change Policy values unless the benefit or rider says that it does.

TABLE OF LOAN, CASH VALUES, AND DEATH BENEFITS

AGE 35

MALE

Duration	Cash Value	Paid-Up	Years	Days	Extended Term Death Benefit
1	0	0	-0-	-0-	5,000
2	10	43	-0-	238	5,000
3	96	397	5	212	5,000
4	185	739	8	346	5,000
5	277	1,069	11	318	5,000
6	372	1,387	14	72	5,000
7	471	1,694	16	27	5,000
8	573	1,991	17	236	5,000
9	679	2,279	18	358	5,000
10	789	2,558	20	35	5,000
11	903	2,829	21	19	5,000
12	1,020	3,092	21	328	5,000
13	1,142	3,348	22	243	5,000
14	1,269	3,598	23	133	5,000
15	1,401	3,842	24	2	5,000
16	1,537	4,082	24	228	5,000
17	1,678	4,316	25	96	5,000
18	1,825	4,547	25	359	5,000
19	1,977	4,775	26	325	5,000
20	2,135	5,000	Paid Up		5,000

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AGE 35

MALE

Duration	Cash Value	Paid-Up	Years	Days	Extended Term Death Benefit
1	0	0	-0-	-0-	5,000
2	81	347	4	328	5,000
3	238	988	11	336	5,000
4	402	1,609	17	37	5,000
5	573	2,212	21	40	5,000
6	751	2,798	24	152	5,000
7	937	3,368	27	110	5,000
8	1,130	3,925	30	13	5,000
9	1,332	4,468	32	296	5,000
10	1,542	5,000	Paid-up		5,000
11	1,595	5,000	Paid-up		5,000
12	1,650	5,000	Paid-up		5,000
13	1,706	5,000	Paid-up		5,000
14	1,764	5,000	Paid-up		5,000
15	1,822	5,000	Paid-up		5,000
16	1,883	5,000	Paid-up		5,000
17	1,944	5,000	Paid-up		5,000
18	2,007	5,000	Paid-up		5,000
19	2,070	5,000	Paid-up		5,000
20	2,135	5,000	Paid-up		5,000

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AGE 35

MALE

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1	0	0	-0-	-0-	5,000
2	0	0	-0-	-0-	5,000
3	39	161	2	99	5,000
4	97	386	4	360	5,000
5	156	602	7	63	5,000
6	217	809	8	363	5,000
7	280	1,007	10	177	5,000
8	344	1,196	11	251	5,000
9	411	1,378	12	237	5,000
10	479	1,552	13	158	5,000
11	548	1,718	14	28	5,000
12	620	1,878	14	216	5,000
13	693	2,031	14	364	5,000
14	768	2,178	15	107	5,000
15	845	2,318	15	184	5,000
16	924	2,453	15	234	5,000
17	1,004	2,582	15	263	5,000
18	1,086	2,706	15	273	5,000
19	1,169	2,823	15	268	5,000
20	1,253	2,936	15	248	5,000

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AGE 35

MALE

Duration	Cash Value	Paid-Up	Years	Days	Extended Term Death Benefit
1	0	0	-0-	-0-	1,250
2	30	98	2	199	2,500
3	118	490	6	165	3,750
4	206	825	9	310	5,000
5	297	1,148	12	220	5,000
6	392	1,460	14	288	5,000
7	490	1,760	16	207	5,000
8	591	2,052	18	26	5,000
9	696	2,334	19	122	5,000
10	804	2,607	20	145	5,000
11	917	2,872	21	113	5,000
12	1,033	3,130	22	44	5,000
13	1,154	3,381	22	313	5,000
14	1,279	3,626	23	193	5,000
15	1,409	3,866	24	52	5,000
16	1,544	4,100	24	268	5,000
17	1,684	4,330	25	128	5,000
18	1,828	4,556	26	17	5,000
19	1,979	4,779	26	338	5,000
20	2,135	5,000	Paid-up		5,000

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AGE 35

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Duration	Cash Value	Paid-Up	Years	Days	Extended Term Death Benefit
1	0	0	-0-	-0-	1,250
2	99	321	7	241	2,500
3	257	1,067	12	263	3,750
4	419	1,676	17	236	5,000
5	587	2,267	21	184	5,000
6	763	2,842	24	255	5,000
7	946	3,401	27	185	5,000
8	1,136	3,946	30	63	5,000
9	1,335	4,479	32	323	5,000
10	1,542	5,000	Paid-up		5,000
11	1,595	5,000	Paid-up		5,000
12	1,650	5,000	Paid-up		5,000
13	1,706	5,000	Paid-up		5,000
14	1,764	5,000	Paid-up		5,000
15	1,822	5,000	Paid-up		5,000
16	1,883	5,000	Paid-up		5,000
17	1,944	5,000	Paid-up		5,000
18	2,007	5,000	Paid-up		5,000
19	2,070	5,000	Paid-up		5,000
20	2,135	5,000	Paid-up		5,000

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MALE

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1	0	0	-0-	-0-	1,250
2	4	12	-0-	113	2,500
3	62	259	3	210	3,750
4	120	480	6	29	5,000
5	179	691	8	44	5,000
6	240	894	9	298	5,000
7	320	1,088	11	74	5,000
8	367	1,273	12	113	5,000
9	433	1,451	13	73	5,000
10	500	1,622	13	339	5,000
11	570	1,785	14	191	5,000
12	641	1,941	14	365	5,000
13	714	2,091	15	132	5,000
14	788	2,235	15	228	5,000
15	865	2,373	15	295	5,000
16	943	2,505	15	336	5,000
17	1,023	2,631	15	357	5,000
18	1,104	2,752	15	361	5,000
19	1,187	2,867	15	349	5,000
20	1,271	2,977	15	323	5,000