

**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:** iCare (01/2009)-AR  
**Project Name/Number:** Individual Whole Life/

## Filing at a Glance

Company: Security National Life Insurance Company  
Product Name: iCare (01/2009)-AR  
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-128810158  
SERFF Status: Closed-Accepted For Informational Purposes  
State Tr Num:  
State Status: Closed-Accepted for Informational Purposes  
Co Tr Num:  
  
Implementation: On Approval  
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:** iCare (01/2009)-AR  
**Project Name/Number:** Individual Whole Life/

## General Information

Project Name: Individual Whole Life Status of Filing in Domicile: Authorized  
Project Number: Date Approved in Domicile: 11/26/2008  
Requested Filing Mode: Informational Domicile Status Comments: Approved by the IIPRC 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: iCare (01/2009)-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 the "Policy Data Page", page 3 and the "Table of Guaranteed Values" page 4. 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.

Document to be amended:

Form number iCare (01/2009)-AR: This form was previously approved by the Arkansas Department of Insurance on December 23, 2008. There are no other changes to the policy except for pages 3 & 4. We have highlighted the changes for your convenience.

The iCare (01/2009) policy, riders and application was approved by the Interstate Insurance on November 26, 2008 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](mailto: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:** iCare (01/2009)-AR  
**Project Name/Number:** Individual Whole Life/

## 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-128810158

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:

iCare (01/2009)-AR

Project Name/Number:

Individual Whole Life/

## 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-128810158

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:

iCare (01/2009)-AR

Project Name/Number:

Individual Whole Life/

## 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

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: iCare (01/2009)-AR

Project Name/Number: Individual Whole Life/

## Form Schedule

### Lead Form Number: iCare (01/2009)-AR

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Policy Pages	iCare (01/2009)-AR	POLA	Other	Informational		POLICY - iCare (01-2009)-AR pg 3 & 4 11-28-12 hl.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

## POLICY DATA PAGE

**POLICY NUMBER:** 111111

**INSURED:** Sam Security  
**OWNER:** Sam Security  
**BENEFICIARY:** Sam Security  
**PAYOR:** Sam Security

**AGE:** [ 35 Male Non Smoker ]      **POLICY DATE:** JANUARY 10, 2013

**DEATH BENEFIT:** \$50,000      **MATURITY DATE:** [ JANUARY 10, 2098 ]

**TOTAL PREMIUM:** \$90.31 Monthly      **FREQUENCY:** Pre-Authorized Check Monthly

**PREMIUM CLASS:** Standard      **POLICY FORM:** iCare (01/2009)-AR

**PLAN:** WHOLE LIFE INSURANCE TO THE MATURITY DATE SPECIFIED ABOVE.

### COVERAGES

<u>Coverage Description</u>	<u>Benefit</u>	<u>Annual Premium</u>	<u>Years to Pay</u>	<u>Form Number</u>
Whole Life	\$50,000	\$664.00	Lifetime	iCare (01/2009)-AR
Waiver of Premium Rider		\$51.50	30 Years	iWP (01/2009)
Accidental Death Benefit	\$50,000	\$53.00	30 Years	iADB (01/2009)
ADB Waiver of Premium Rider		\$3.00	30 Years	iWP (01/2009)
Family Insurance Rider	\$10,000	\$120.00	30 Years	iFPR (01/2009)
FPR Waiver of Premium Rider		\$6.00	30 Years	iWP (01/2009)
Dependent Child Rider	\$10,000	\$80.00	30 Years	iCR25 (01/2009)
DCR Waiver of Premium Rider		\$4.00	30 Years	iWP (01/2009)

[ The Basis of Values is the 2001 Commissioner Standard Ordinary Male/Female Composite/ Smoker/ Non Smoker Mortality Tables, Age last Birthday, with interest at 4.5% per year, compounded annually. ]

### Premium Schedule

<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Direct Monthly</u>	<u>PAC Monthly</u>
\$981.50	\$510.38	\$260.11	\$98.15	\$90.31

**TABLE OF GUARANTEED VALUES**

Policy Number: 11111  
Male – Age 35 Non Smoker

<u>Year</u>	<u>Cash Value</u>	<u>Paid-Up Insurance</u>	<u>Extended Term</u>		<u>Year</u>	<u>Cash Value</u>	<u>Paid-Up Insurance</u>	<u>Extended Term</u>	
			<u>Years</u>	<u>Days</u>				<u>Years</u>	<u>Days</u>
1	\$0.00	\$0	0	0	21	\$11,449.50	\$30,589.17	23	91
2	0.00	0	0	0	22	12,243.00	31,621.65	23	10
3	248.50	1,290.94	3	286	23	13,053.00	32,606.04	22	280
4	717.00	3,583.30	8	336	24	13,883.00	33,550.82	22	173
5	1,202.50	5,781.73	12	329	25	14,730.00	34,452.99	22	55
6	1,706.00	7,892.64	15	257	26	15,591.00	35,312.31	21	294
7	2,226.50	9,913.26	17	277	27	16,462.00	36,128.31	21	162
8	2,763.50	11,844.38	19	116	28	17,339.50	36,901.00	21	21
9	3,317.00	13,689.57	20	165	29	18,221.50	37,631.11	20	241
10	3,887.00	15,452.14	21	117	30	19,110.00	38,324.77	20	89
11	4,473.50	17,135.41	22	4	31	20,006.00	38,985.10	19	297
12	5,077.00	18,743.38	22	206	32	20,911.50	39,614.97	19	136
13	5,701.50	20,289.91	23	0	33	21,828.50	40,218.18	18	333
14	6,349.00	21,779.38	23	111	34	22,758.00	40,796.50	18	167
15	7,020.00	23,214.27	23	184	35	23,699.00	41,351.31	17	356
16	7,712.50	24,590.27	23	225	36	24,647.00	41,880.67	17	187
17	8,425.00	25,906.33	23	241	37	25,596.00	42,384.41	17	6
18	9,157.00	27,165.10	23	234	38	26,539.00	42,859.62	16	201
19	9,906.50	28,364.60	23	205	39	27,478.00	43,309.73	16	18
20	10,671.50	29,506.52	23	157	40	28,414.50	43,738.28	15	212

Values not shown will be provided upon request.