

SERFF Tracking Number: CEUL-128073601 State: Arkansas  
Filing Company: Family Life Insurance Company State Tracking Number:  
Company Tracking Number: FLIC 2012 ANNUAL ILLUSTRATION CERTIFICATION  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Annual Illustration Certification  
Project Name/Number: /

## Filing at a Glance

Company: Family Life Insurance Company  
Product Name: Annual Illustration Certification SERFF Tr Num: CEUL-128073601 State: Arkansas  
TOI: L08 Life - Other SERFF Status: Closed-Accepted State Tr Num:  
For Informational Purposes  
Sub-TOI: L08.000 Life - Other Co Tr Num: FLIC 2012 ANNUAL State Status: Filed-Closed  
ILLUSTRATION CERTIFICATION  
Filing Type: Form Reviewer(s): Linda Bird  
Authors: Genetha Roberson, Disposition Date: 02/09/2012  
Brandon Bond  
Date Submitted: 02/06/2012 Disposition Status: Accepted For  
Informational Purposes  
Implementation Date Requested: On Approval Implementation Date:  
State Filing Description:

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Informational Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 02/09/2012  
State Status Changed: 02/09/2012  
Deemer Date: Created By: Genetha Roberson  
Submitted By: Brandon Bond Corresponding Filing Tracking Number:  
Filing Description:  
Annual Illustration Certification

## Company and Contact

### Filing Contact Information

Genetha Roberson, Compliance Analyst GRoberson@manhattanlife.com  
10700 NW Freeway 713-821-6435 [Phone]  
Houston, TX 77092 713-821-6551 [FAX]

SERFF Tracking Number: CEUL-128073601 State: Arkansas  
 Filing Company: Family Life Insurance Company State Tracking Number:  
 Company Tracking Number: FLIC 2012 ANNUAL ILLUSTRATION CERTIFICATION  
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
 Product Name: Annual Illustration Certification  
 Project Name/Number: /

**Filing Company Information**

Family Life Insurance Company CoCode: 63053 State of Domicile: Texas  
 10700 Northwest Freeway Group Code: 1117 Company Type:  
 Houston, TX 77092 Group Name: Manhattan Insurance State ID Number:  
 Group  
 (800) 877-7705 ext. [Phone] FEIN Number: 91-0550883  
 -----

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation: Three forms times the \$50.00 per form fee.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Family Life Insurance Company	\$150.00	02/06/2012	56121110

SERFF Tracking Number: CEUL-128073601 State: Arkansas  
Filing Company: Family Life Insurance Company State Tracking Number:  
Company Tracking Number: FLIC 2012 ANNUAL ILLUSTRATION CERTIFICATION  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Annual Illustration Certification  
Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		02/09/2012	02/09/2012

SERFF Tracking Number: CEUL-128073601 State: Arkansas  
Filing Company: Family Life Insurance Company State Tracking Number:  
Company Tracking Number: FLIC 2012 ANNUAL ILLUSTRATION CERTIFICATION  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Annual Illustration Certification  
Project Name/Number: /

## Disposition

Disposition Date: 02/09/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CEUL-128073601 State: Arkansas  
 Filing Company: Family Life Insurance Company State Tracking Number:  
 Company Tracking Number: FLIC 2012 ANNUAL ILLUSTRATION CERTIFICATION  
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
 Product Name: Annual Illustration Certification  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Cover Letter	Yes	Yes
Supporting Document	Actuary Appointment	No	No
Form	Annual Illustration Certificate	Yes	Yes

SERFF Tracking Number: CEUL-128073601 State: Arkansas  
 Filing Company: Family Life Insurance Company State Tracking Number:  
 Company Tracking Number: FLIC 2012 ANNUAL ILLUSTRATION CERTIFICATION  
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
 Product Name: Annual Illustration Certification  
 Project Name/Number: /

## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
		Certificate	Annual Illustration Certificate	Initial			2012 Illustration Actuary Certification.pdf

**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.  
S. Scott Gibson, F.S.A.  
Cabe W. Chadick, F.S.A.  
Steven D. Bryson, F.S.A.  
Michael A. Mayberry, F.S.A.  
Gregory S. Wilson, F.C.A.S.  
David M. Dillon, F.S.A.  
Bonnie S. Albritton, F.S.A.  
Brian D. Rankin, F.S.A.  
Robert E. Gove, A.S.A.  
Alexis M. Bash, A.S.A.  
Sarah A. Hoover, A.S.A.  
Wes R. Campbell, A.S.A.  
Jacqueline B. Horstmann, A.S.A.  
J. Finn Knox-Seith, A.S.A.  
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)



**Kansas City**

Gary L. Rose, F.S.A.  
Terry M. Long, F.S.A.  
David L. Batchelder, A.S.A.  
Leon L. Langlitz, F.S.A.  
Gary R. McElwain, FLMI  
Christopher H. Davis, F.S.A.  
Thomas L. Handley, F.S.A.  
Anthony G. Proulx, F.S.A.  
Karen E. Elsom, F.S.A.  
Jill J. Humes, F.S.A.

**London**

Roger K. Annin, F.S.A.  
Timothy A. DeMars, F.S.A.  
Scott E. Morrow, F.S.A.

**ANNUAL CERTIFICATION  
FOR  
FAMILY LIFE INSURANCE COMPANY  
  
LIFE INSURANCE ILLUSTRATION**

I, Michael A. Mayberry, F.S.A., M.A.A.A., am a consulting actuary, associated with the firm of Lewis & Ellis, Inc., Actuaries & Consultants. I have been appointed as the illustration actuary by the board of directors of Family Life Insurance Company in their board meeting dated December 12, 2008.

I am a member in good standing of the American Academy of Actuaries. I meet its qualification standards for public statements of actuarial opinion, and I have not been found by the Commissioner to fail such tests of qualification. I am familiar with the standard of practice regarding life insurance policy illustrations.

My analysis and opinion are limited to illustrations prepared on the following policies and riders containing non-guaranteed elements:

Policy/Rider Form Number	Product Description
AL-1300	Universal Life
AL-1301	Universal Life
AL-700	Universal Life
AL-700 09	Universal Life
FTRML11	Term Life
FAITR11	Term Life
FSPTR11	Term Life

I hereby certify that the disciplined current scales used in illustrations by Family Life Insurance Company for these plans are in conformity with the Actuarial Standard of Practice No. 24 for Compliance with the NAIC Model Regulation on Life Insurance Illustrations promulgated by the Actuarial Standards Board, and that the illustrated

scales used in insurer-authorized illustrations meet the requirements of this regulation.

- a. For business issued in the last five years, the currently payable scale has not been reduced for reasons unrelated to experience changes.
- b. There are not any inconsistencies between illustrated non-guaranteed elements for new policies and similar in-force policies.
- c. Illustrated non-guaranteed elements for new and in-force policies are consistent with the non-guaranteed element amounts actually being paid, credited or charged to the same or similar forms.
- d. The 2012 Life Insurance Illustrations Generally Recognized Expense Table prepared by the Society of Actuaries and adopted by the NAIC was used in allocating overhead expenses for all illustrations.

I have relied upon data and other information supplied by said insurer in making this certification. I have reviewed the data and other information for reasonableness and consistency with reported Company results.

LEWIS & ELLIS, INC., Actuaries & Consultants

A handwritten signature in black ink that reads "Michael A. Mayberry". The signature is written in a cursive, flowing style.

---

Michael A. Mayberry, F.S.A.,M.A.A.A.

P. O Box 851857  
Richardson, Texas 75085-1857  
(972) 850-0850

January 30, 2012



---

Mailing Address: Post Office Box 851857 • Richardson, Texas 75085-1857  
2929 N Central Expressway, Suite 200 • Richardson, TX 75080 • 972-850-0850 • FAX: 972-850-0851



SERFF Tracking Number: CEUL-128073601 State: Arkansas  
 Filing Company: Family Life Insurance Company State Tracking Number:  
 Company Tracking Number: FLIC 2012 ANNUAL ILLUSTRATION CERTIFICATION  
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
 Product Name: Annual Illustration Certification  
 Project Name/Number: /

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification <b>Bypass Reason:</b> N/A <b>Comments:</b>		
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> N/A <b>Comments:</b>		
<b>Satisfied - Item:</b> Cover Letter <b>Comments:</b> <b>Attachment:</b> AR_FLIC-ILLCERT2011CvrLtr.pdf		
<b>Satisfied - Item:</b> Actuary Appointment <b>Comments:</b> <b>Attachment:</b> 2011 Actuary Appointment Ltr (FLIC).pdf		

# FAMILY LIFE

February 6, 2012

The Honorable Jay Bradford  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

RE: **Family Life Insurance Company**  
**NAIC Number: 63053**  
**FEIN Number: 91-0550883**

Dear Commissioner Bradford:

This letter is written in regards to the above referenced filing.

Enclosed please find our illustration actuary certification from our Appointed Illustration Actuary. In addition, we certify the following:

- (1) The illustration formats meet the requirements of the rules or regulation of the state in which they are used;
- (2) The illustration scales used in insurer-authorized illustrations are those scales certified by the illustration actuary; and
- (3) The company has provided its agents with information about the expense allocation methodology used by the company in its illustrations (the GRET table).

If you have any questions regarding this matter, please feel free to contact Genetha Roberson at 1-800-669-9030, extension 6435 or email at [groberso@manhattanlife.com](mailto:groberso@manhattanlife.com).

Sincerely,



Dan George  
President

cc: Michael Mayberry