

<i>SERFF Tracking Number:</i>	<i>AGNN-128297684</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Western National Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>A201-12-DP</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Annuity Data Page</i>		
<i>Project Name/Number:</i>	<i>A201-12-DP/A201-12-DP</i>		

Filing at a Glance

Company: Western National Life Insurance Company

Product Name: Annuity Data Page

SERFF Tr Num: AGNN-128297684 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non-Variable

SERFF Status: Closed-Approved- Closed
State Tr Num:

Sub-TOI: A02I.003 Single Premium

Co Tr Num: A201-12-DP

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Nancy R Smith

Disposition Date: 05/01/2012

Date Submitted: 04/24/2012

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: A201-12-DP

Status of Filing in Domicile: Pending

Project Number: A201-12-DP

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed simultaneously.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 05/01/2012

State Status Changed: 05/01/2012

Deemer Date:

Created By: Nancy R Smith

Submitted By: Nancy R Smith

Corresponding Filing Tracking Number:

Filing Description:

The form submitted in this filing is new and does not replace any form previously approved by your Department. The filing includes no assumption or provisions that unfairly discriminate in availability, rates, benefits, or any other way for prospective insureds of the same class, equal expectation of life, and degree of risk. This filing does not contain any unusual or controversial items. To the best of our knowledge, information and belief, the forms submitted herewith are in compliance with the provisions of the insurance laws, rules, regulations and bulletins of your state, and such forms contain no provisions previously disapproved by your Department.

Form A201-12-DP is an Annuity Data Page for use with contract A201-05, previously approved in your state on

SERFF Tracking Number: AGNN-128297684 State: Arkansas
 Filing Company: Western National Life Insurance Company State Tracking Number:
 Company Tracking Number: A201-12-DP
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: Annuity Data Page
 Project Name/Number: A201-12-DP/A201-12-DP

12/21/05. We are filing this new Annuity Data Page in order to change the Minimum Interest Rate Cap for the Life of the Policy that was originally approved in your state. Due to the continued low-interest rate environment of the last few years the Company would like to lower the Minimum Interest Rate Cap for the life of the policy. This cap reduction will help reduce the Company's exposure to the declining interest rate environment yet still provide safety for our policy holders by continuing to guarantee a minimum interest rate cap for the life of the policy. The new range for the Minimum Interest Rate Cap for the Life of the Policy will be 1% and 3%. This change will be applicable only to new issues after the date of the data page approval, and will not affect any policies that have previously been issued.

We want to certify that no other change, outside of the change explained above, is being made to the underlying contract that was approved in your state. The product will continue to include a guaranteed minimum withdrawal value equal to 90% of the single premium paid, less prior partial withdrawals, plus interest credited using an effective annual interest rate of 3.0%.

Please contact me if I can assist with your review at 1.800.262.4764 x831.6070 or via e-mail at Nancy.Smith@valic.com. I look forward to your formal notification of approval.

State Narrative:

Company and Contact

Filing Contact Information

Nancy R. Smith, Compliance Analyst Sr Nancy.R.Smith@valic.com
 2929 Allen Parkway, L10-30 800-262-4764 [Phone] 6070 [Ext]
 Houston, TX 77019-2155 713-831-6932 [FAX]

Filing Company Information

Western National Life Insurance Company CoCode: 70432 State of Domicile: Texas
 2929 Allen Parkway, L10-30 Group Code: 12 Company Type:
 Houston, TX 77019 Group Name: State ID Number:
 (713) 831-6006 ext. [Phone] FEIN Number: 75-0770838

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: Texas fee is \$100.

SERFF Tracking Number: AGNN-128297684 *State:* Arkansas
Filing Company: Western National Life Insurance Company *State Tracking Number:*
Company Tracking Number: A201-12-DP
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: Annuity Data Page
Project Name/Number: A201-12-DP/A201-12-DP
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western National Life Insurance Company	\$100.00	04/24/2012	58512739

SERFF Tracking Number: AGNN-128297684 State: Arkansas
Filing Company: Western National Life Insurance Company State Tracking Number:
Company Tracking Number: A201-12-DP
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: Annuity Data Page
Project Name/Number: A201-12-DP/A201-12-DP

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	05/01/2012	05/01/2012

SERFF Tracking Number: AGNN-128297684 *State:* Arkansas
Filing Company: Western National Life Insurance Company *State Tracking Number:*
Company Tracking Number: A201-12-DP
TOI: A02I Individual Annuities- Deferred Non- *Sub-TOI:* A02I.003 Single Premium
Variable
Product Name: Annuity Data Page
Project Name/Number: A201-12-DP/A201-12-DP

Disposition

Disposition Date: 05/01/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

ANNUITY DATA PAGE

Policy No.: 1→ [H123456]

Owner: 1→ [John Doe]

Owner's Issue Age: 1→ [55]

Annuitant: 1→ [John Doe]

Annuitant's Issue Age: 1→ [55]

Policy Date: 1→ [April 1, 2012]

Annuity Date: 1→ [April 1, 2042]

Single Premium: 1→ [\$10,000]

Initial Index Term: 2→ [7 or 9 years]

Early Withdrawal Charge:

2→ [Complete or Partial Years from Policy Date]	1	2	3	4	5	6	7	Thereafter
Maximum Charge	9%	8%	7%	6%	5%	4%	3%	0

Complete or Partial Years from Policy Date	1	2	3	4	5	6	7	8	9	Thereafter
Maximum Charge	9%	8%	7%	6%	5%	4%	3%	2%	1%	0]

Participation Rate: 3→ [100%]

Interest Rate Cap (First Policy Year): 4→ [3.0%]

Minimum Interest Rate Cap (Initial Index Term): 5→ [3.0%]

Minimum Interest Rate Cap (Life of Policy): 6→ [1.0%]

Index Number on Policy Date: 7→ [1000]

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 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Annuity Data Page
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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: n/a schedule/data page only Comments:		
	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: n/a schedule/data page only Comments:		
	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: n/a schedule/data page only Comments:		
	Item Status:	Status Date:
Satisfied - Item: SOV Comments: Attachment: SOV.pdf		

Western National Life Insurance Company
Statement of Variability for Forms:
A201-12-DP
April 24, 2012
Variability denoted by the use of brackets

Variable #	Description
1	The following fields are filled in with sample 'John Doe' policy information which are shown as bracketed: Policy No., Owner, Owner's Issue Age, Annuitant, Annuitant's Issue Age, Policy Date, Annuity Date, and Single Premium. The Single Premium amount will range from \$5,000 to \$25,000.
2	The Initial Index Term and early withdrawal charge schedule are bracketed. The Initial Index Term and applicable early withdrawal charge schedule printed on the schedule page will be either the 7-year period or the 9-year period as selected by the applicant.
3	The contract will be implemented with a Participation Rate of [50 to 100]%. This rate is bracketed and may vary according to economic conditions. The rate will be declared in advance and any changes to the participation rate will be applicable to new issues only.
4	The Interest Rate Cap (First Policy Year) is bracketed. The Interest Rate Cap for the first policy year is currently [3.00]%. This rate is declared in advance and is guaranteed for one year. This rate may vary according to economic conditions. The Interest Rate Cap at issue will never be lower than 1% or higher than 15%. Any changes will be applicable only to new issues.
5	The Minimum Interest Rate Cap (Initial Index Term) is bracketed. The Minimum Interest Rate Cap for the initial index term is currently [3.00]%. This rate is declared in advance and is guaranteed for either seven or nine years depending on the Index Term selected by the applicant. This rate may vary according to economic conditions. The Cap for the initial index term will never be lower than 1% or higher than 15%. Any changes will be applicable only to new issues.
6	The Minimum Interest Rate Cap (Life of Policy) is bracketed. The Minimum Interest Rate Cap for the life of the policy is currently [1.00]%. This rate may vary according to economic conditions. The Cap for the life of the policy will vary between 1% and 3%. Any changes will be applicable only to new issues.
7	The Index Number on Policy Date is bracketed. The Index number at issue will be based on the published value of the Standard and Poor's 500 Composite Stock Index on the day before receipt of the single premium payment, and thereafter on the day before the policy anniversary. Any change in the index used will be filed for approval.



Tracey Harris - Vice President

April 24, 2012

Date