

**State:** Arkansas **Filing Company:** American National Insurance Company  
**TOI/Sub-TOI:** L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
**Product Name:** ARTR12  
**Project Name/Number:** ARTR12/ARTR12

## Filing at a Glance

Company: American National Insurance Company  
Product Name: ARTR12  
State: Arkansas  
TOI: L04I Individual Life - Term  
Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
Filing Type: Form  
Date Submitted: 08/01/2012  
SERFF Tr Num: AMNA-128574515  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num:  
  
Implementation  
Date Requested:  
Author(s): Tyra Reed, Amber Adams, Tobie Brink  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 08/07/2012  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** American National Insurance Company  
**TOI/Sub-TOI:** L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
**Product Name:** ARTR12  
**Project Name/Number:** ARTR12/ARTR12

## General Information

Project Name: ARTR12 Status of Filing in Domicile: Pending  
Project Number: ARTR12 Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 08/07/2012  
State Status Changed: 08/07/2012  
Deemer Date: Created By: Tobie Brink  
Submitted By: Tobie Brink Corresponding Filing Tracking Number:

Filing Description:  
August 1, 2012

Arkansas Insurance Department  
Compliance &#8208; Life and Health  
1200 West Third Street  
Little Rock AR 72201&#8208;1904

RE: American National Insurance Company (NAIC: 60739 FEIN: 74-0484030) Filing Of:  
Form ARTR12- Level Term Rider  
SERFF Tracking Number: AMNA- 128574515  
Company Tracking Number: ARTR12

Dear Reviewer:

Please find the forms listed below for your department's review and approval. These are new forms and will not replace any previously approved forms:

- Form ARTR12 – Individual Level Term Rider
- Form ARTR12-DPART – Data Page used with Form ARTR12 (Annual Renewable Term Rider)
- Form ARTR12-DP10 – Data Page used with Form ARTR12 (10 Year Level Premium Period)
- Form ARTR12-DP15 – Data Page used with Form ARTR12 (15 Year Level Premium Period)
- Form ARTR12-DP20 – Data Page used with Form ARTR12 (20 Year Level Premium Period)
- Form ARTR12-DP30 – Data Page used with Form ARTR12 (30 Year Level Premium Period)

The policy form will be used with more than one term plan. Each term plan will use a distinct and uniquely numbered data page:

From ARTR12-DPART is the uniquely numbered data page that will be used for the ARTR product. The ARTR product:

- Has an issue age range of 18-65.
- Is issued on a sex-distinct basis.
- Has a minimum face amount of \$25,000 and no specified maximum amount.
- Will be fully underwritten; simplified issue will not be available.

**State:** Arkansas **Filing Company:** American National Insurance Company  
**TOI/Sub-TOI:** L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
**Product Name:** ARTR12  
**Project Name/Number:** ARTR12/ARTR12

Form ARTR12-DP10 is the uniquely numbered data page that will be used with the 10-year level premium period product. The 10-year product has an issue age range of 18-70.

Form ARTR12-DP15 is the uniquely numbered data page that will be used with the 15-year level premium period product. The 15-year product has an issue age range of 18-65.

Form ARTR12-DP20 is the uniquely numbered data page that will be used with the 20-year level premium period product. The 20-year product has an issue age range of 18-60.

Form ARTR12-DP30 is the uniquely numbered data page that will be used with the 30-year level premium period product. The 30-year product has an issue age range of 18-50.

Form ARTR12 is a level term rider that can be added to the following individual whole life policies at the time of policy issue (and made part of the contract) or post-issue:

- Form PWL-CSO(10) approved on 7/5/2006 under State Tracking Number 33085
- Form MLPWL(10) approved on 5/9/2005 under State Tracking Number 29398

The following applications can be used to apply for the rider at issue:

- 10193-AR approved on 3/2/2009 under SERFF Tracking Number AMNA-125968137
- 10525-AR approved on 4/17/2012 under SERFF Tracking Number AMNA-128231645

The following policy change application will be used to apply for the rider post-issue:

- 9661 approved on 8/30/2005.

Form ARTR12 contains variable material, denoted with brackets. A Memorandum of Variable Material has been provided under the Form Schedule tab, as required.

Additional information/documentation is as follows:

- An Actuarial Memorandum has been attached to the Supporting Documentation Tab.
- The required Readability Certification has been attached to the Supporting Documentation tab.
- The required Statements of Variability have been attached to the Supporting Documentation tab.
- Any requirement for a third party authorization has been by-passed as this is not a third party filing

As you perform your review should you require any additional information or documentation, please let us know. The contact information as provided under the Companies and Contacts tab is accurate.

Sincerely,

Tobie Brink  
Life Policy Analyst III

## Company and Contact

**State:** Arkansas **Filing Company:** American National Insurance Company  
**TOI/Sub-TOI:** L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
**Product Name:** ARTR12  
**Project Name/Number:** ARTR12/ARTR12

**Filing Contact Information**

Tobie Brink, Project Coordinator Tobie.Brink@ANICO.com  
 One Moody Plaza 409-763-1112 [Phone] 4165 [Ext]  
 Actuarial Product Development 409-766-6933 [FAX]  
 14th Floor  
 Galveston, TX 77550

**Filing Company Information**

American National Insurance Company	CoCode: 60739	State of Domicile: Texas
One Moody Plaza	Group Code: 408	Company Type:
Galveston, TX 77550	Group Name:	State ID Number:
(409) 763-4661 ext. [Phone]	FEIN Number: 74-0484030	

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$300.00  
 Retaliatory? Yes  
 Fee Explanation: 6 forms-no policy present-\$50 each = \$300; based on Texas' domicile fee.  
 Per Company: No

Company	Amount	Date Processed	Transaction #
American National Insurance Company	\$300.00	08/01/2012	61344479

SERFF Tracking #:

AMNA-128574515

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

American National Insurance Company

TOI/Sub-TOI:

L041 Individual Life - Term/L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name:

ARTR12

Project Name/Number:

ARTR12/ARTR12

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/07/2012	08/07/2012

**SERFF Tracking #:**

AMNA-128574515

**State Tracking #:****Company Tracking #:****State:**

Arkansas

**Filing Company:**

American National Insurance Company

**TOI/Sub-TOI:**

L041 Individual Life - Term/L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

**Product Name:**

ARTR12

**Project Name/Number:**

ARTR12/ARTR12

## Disposition

Disposition Date: 08/07/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statements of Variability		Yes
Supporting Document	Cover Letter		Yes
Form	TERM LIFE INSURANCE RIDER		Yes
Form	Specifications Page used with Form ARTR12		Yes
Form	Specifications Page used with Form ARTR12		Yes
Form	Specifications Page used with Form ARTR12		Yes
Form	Specifications Page used with Form ARTR12		Yes
Form	Specifications Page used with Form ARTR12		Yes

State: Arkansas

Filing Company: American National Insurance Company

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Product Name: ARTR12

Project Name/Number: ARTR12/ARTR12

## Form Schedule

Lead Form Number:							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		Form ARTR12	POLA	TERM LIFE INSURANCE RIDER	Initial:	50.200	Form ARTR12.PDF
2		Form ARTR12-DPART	DDP	Specifications Page used with Form ARTR12	Initial:	53.600	Form ARTR12-DPART.pdf
3		Form ARTR12-DP10	DDP	Specifications Page used with Form ARTR12	Initial:	53.600	Form ARTR12-DP10.pdf
4		Form ARTR12-DP15	DDP	Specifications Page used with Form ARTR12	Initial:	53.600	Form ARTR12-DP15.pdf
5		Form ARTR12-DP20	DDP	Specifications Page used with Form ARTR12	Initial:	53.600	Form ARTR12-DP20.pdf
6		Form ARTR12-DP30	DDP	Specifications Page used with Form ARTR12	Initial:	53.600	Form ARTR12-DP30.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



**AMERICAN NATIONAL INSURANCE COMPANY  
A STOCK LIFE INSURANCE COMPANY**

HOME OFFICE: [ONE MOODY PLAZA, GALVESTON TX 77550]  
ADMINISTRATIVE OFFICE: [ONE MOODY PLAZA, GALVESTON TX 77550]  
TELEPHONE NUMBER [(409) 763-4661 ]

*(The telephone number above is available for Policyholders to make inquiries or obtain information about coverage and provide assistance in resolving complaints.)*

**TERM LIFE INSURANCE RIDER**

This Rider is issued by American National Insurance Company ("We", "Us", "Our") and is part of the Policy to which it is attached. All terms and provisions of the Policy that apply will be construed to be part of this Rider. Any capitalized terms not defined in this Rider have the meaning given in the Policy to which this Rider is attached. This Rider has no cash or loan value.

**RIDER AND INTERESTED PERSONS**

**RIDER INSURED.** The person on whose death the Rider Death Benefit will be paid and who is named as such on the Rider Data Page.

**RIDER DEATH BENEFIT.** While this Rider is in force and upon receipt of Proof of Death of the Rider Insured, We will pay the Rider Death Benefit to the Rider Beneficiary, in accordance with the Policy's Beneficiary provisions. The Rider Death Benefit will be equal to:

- (1) the Face Amount shown on the Rider Data Page, plus
- (2) any Premium paid by You past the end of the Policy Month of the Rider Insured's death; minus
- (3) any unpaid Premiums that may apply during a Grace Period.

**RIDER BENEFICIARY.** The person to whom the Rider Death Benefit will be paid. Unless otherwise specified by the Owner in the Application for this Rider or in a later Beneficiary designation, the Owner will be deemed to be Rider Beneficiary. If the Rider Beneficiary dies before the Rider Insured and no other Rider Beneficiary is named, the proceeds of this Rider will go to the Rider Insured's estate. Rider Beneficiaries may be designated or changed according to the Policy's Beneficiary provision.

**EFFECTIVE DATE.** This Rider takes effect on the Issue Date shown on the Rider Data Page.

**GENERAL PROVISIONS**

**CONFORMITY WITH STATE LAW.** This Policy was approved under the authority of the insurance commissioner of the jurisdiction where it is delivered. Any provision of this Policy which, on its effective date, is in conflict with state law for this product type is hereby amended to conform to the state law for this product type as of the provision's effective date.

**INCONTESTABILITY.** This Rider will be incontestable after it has been in force during the Rider Insured's lifetime for 2 years from its Issue Date, except for nonpayment of Premium. For 2 years following the date of any Reinstatement, We shall be liable only for the return of Premiums paid on or after the Reinstatement.

**SUICIDE.** If the Rider Insured, whether sane or insane, dies from suicide within 2 years from the Issue Date of this Rider, We are liable only for the return of any Premiums received for this Rider. For 2 years following the

date of any Reinstatement, We shall be liable only for the return of Premiums paid on or after the Reinstatement.

**MISSTATEMENT OF AGE OR SEX.** If there is misstatement of age or sex of the Rider Insured, the Rider Death Benefit shall be that which would have been purchased by the Premium at the correct age and sex. Amounts will be based on the rates in use on the Issue Date.

## PREMIUMS

**PREMIUMS.** Additional Premium is required for this Rider, as shown on the Rider Data Page.

**RIGHT TO CHANGE PREMIUM.** We reserve the right to change the Premium for this Rider, limited by the Guaranteed Maximum Annual Premium shown on the Rider Data Page. Any change in Premium:

- (a) will be based on Our future anticipated and emerging experience;
- (b) will be made on a class basis based on the classes initially identified when policies are issued;
- (c) will not result in the distribution of prior profits or recovery of prior losses, nor will any such modification be used to increase the expected profitability of these policies; and,
- (d) will not be based on a change in the Rider Insured's health, occupation or avocation.

The appropriate regulatory authority will be provided any required information regarding the change in Premium. You will be provided with at least 30 days notice of any Premium change.

## CONVERTIBILITY

**CONVERSION OPTION.** While this Rider is in force and before the Rider Conversion Expiry Date, as shown on the Rider Data Page, or before the expiration of 90 days following the base policy Insured's death, You may convert this Rider to a New Policy on the life of the Rider Insured without evidence of insurability.

You must submit to Us this Rider, a written Application for Conversion, and the first full premium for the New Policy.

**NEW POLICY.** The New Policy:

- (a) must be a permanent product currently offered by Us for conversion and using the same underwriting basis as this Rider;
- (b) will be issued at the Rider Insured's then attained age and based on the rules and rates for the product selected;
- (c) will be issued at an equivalent rate class as this Rider; and,
- (d) will use premium rates in use on the conversion date.

We will assign a rate class that most closely corresponds to the rate class of this Rider based on the underwriting guidelines in use on the conversion date.

The New Policy's Face Amount cannot exceed the Face Amount of this Rider.

The Incontestability period of the New Policy will begin on the Issue Date of this Rider.

If the Rider is covered by a Disability Premium Waiver and the New Policy contains a Disability Waiver of Premium Rider, the benefits will not be effective unless:

- (a) the total disability of the Rider Insured commenced after the Issue Date of the New Policy; and,
- (b) the total disability of the Rider Insured is not the result of an injury, disease, or infection that occurred or existed before the Issue Date of the New Policy.

**CONVERSION CREDIT.** If you convert this Rider to a permanent life insurance policy prior to the Conversion Credit Expiry Date, as shown on the Rider Data Page, We will provide a Conversion Credit equal to 100% of the annual Rider premium payable in the year of conversion. Conversions occurring within the first year will

receive a Conversion Credit that is prorated for the amount of time between the Issue Date and the conversion date.

### TERMINATION AND REINSTATEMENT

**TERMINATION.** This Rider will terminate on the first to occur of:

- (a) the Rider Insured's death;
- (b) termination of the Policy to which this Rider is attached, other than by the death of the base policy Insured;
- (c) 90 days from the base policy Insured's death;
- (d) the Rider Term Expiry Date, as shown on the Rider Data Page; or,
- (e) conversion of this Rider.

**REINSTATEMENT.** To reinstate this Rider, You must, before the Rider Term Expiry Date, provide Us with information necessary to satisfy Us that the Rider Insured is then insurable. The requirements for Reinstatement in the Policy must also be met.

Signed for the Company at Galveston, Texas.

[  ]

[J. Mark Flippin]  
[Secretary]

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RIDER DATA PAGE

---

POLICY NUMBER	[12345678]	[MAY 1, 2012]	ISSUE DATE
OWNER	[JOHN DOE]	[\$100,000]	FACE AMOUNT

---

INSURED

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RIDER INSURED	[JOHN DOE]	[35]	ISSUE AGE "Age" means age [nearest] birthday
CLASS	[STANDARD NICOTINE NON-USER]	[MALE]	SEX

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RIDER PREMIUMS

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BENEFIT DESCRIPTION	INITIAL ANNUAL RIDER PREMIUM	YEARS PAYABLE
[TERM LIFE INSURANCE RIDER]	[\$ 36.00]	[40]
Form [ARTR12]		
Level Premium Period [1] Year		
Premiums increase annually thereafter		
Rider Term Expiry Date [MAY 1, 2052]		

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RIDER CONVERSION SCHEDULE

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Conversion Expiry Date:	[May 31, 2022]
Conversion Credit Expiry Date:	[May 1, 2017]

[Special Conversion Privilege. While this Policy is in force and before the Rider's 3<sup>rd</sup> anniversary, You may convert this Rider to a new term life insurance policy on the life of the Rider Insured without evidence of insurability. You must convert the entire Rider.

The new term life insurance policy must be for a level premium period of at least [20] years.

The new term life insurance policy will be subject to any requirements and/or limitations set forth in the Convertibility section of this Rider.]

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RIDER DATA PAGE CONTINUED

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POLICY NUMBER [12345678] INSURED [JOHN DOE] [MALE] [35]

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GUARANTEED MAXIMUM ANNUAL PREMIUMS

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ATTAINED AGE	ANNUAL RIDER PREMIUM
[35	\$36.00
36	\$43.00
37	\$51.00
38	\$59.00
39	\$66.00
40	\$74.00
41	\$81.00
42	\$88.00
43	\$96.00
44	\$106.00
45	\$699.00
46	\$765.00
47	\$837.00
48	\$879.00
49	\$927.00
50	\$996.00
51	\$1,077.00
52	\$1,188.00
53	\$1,308.00
54	\$1,461.00
55	\$1,650.00
56	\$1,842.00
57	\$2,049.00
58	\$2,226.00
59	\$2,430.00
60	\$2,676.00
61	\$2,976.00
62	\$3,342.00
63	\$3,753.00
64	\$4,185.00
65	\$4,641.00
66	\$5,103.00
67	\$5,571.00
68	\$6,075.00
69	\$6,597.00
70	\$7,230.00
71	\$7,938.00
72	\$8,868.00
73	\$9,849.00
74	\$10,881.00]

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RIDER DATA PAGE

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POLICY NUMBER	[12345678]	[MAY 1, 2012]	ISSUE DATE
OWNER	[JOHN DOE]	[\$100,000]	FACE AMOUNT

---

INSURED

---

RIDER INSURED	[JOHN DOE]	[35]	ISSUE AGE "Age" means age [nearest] birthday
CLASS	[STANDARD NICOTINE NON-USER]	[MALE]	SEX

---

RIDER PREMIUMS

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BENEFIT DESCRIPTION	INITIAL ANNUAL RIDER PREMIUM	YEARS PAYABLE
[TERM LIFE INSURANCE RIDER]	[\$ 74.00]	[60]
Form	[Form ARTR12]	
Level Premium Period	[10] Years	
Premiums increase annually thereafter		
Rider Term Expiry Date	[MAY 1, 2072]	

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RIDER CONVERSION SCHEDULE

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Conversion Expiry Date:	[May 31, 2022]
Conversion Credit Expiry Date:	[May 1, 2017]

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RIDER DATA PAGE CONTINUED

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POLICY NUMBER [12345678] INSURED [JOHN DOE] [MALE] [35]

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GUARANTEED MAXIMUM ANNUAL PREMIUMS

---

ATTAINED AGE	ANNUAL RIDER PREMIUM
[35	\$74.00
36	\$74.00
37	\$74.00
38	\$74.00
39	\$74.00
40	\$74.00
41	\$74.00
42	\$74.00
43	\$74.00
44	\$74.00
45	\$699.00
46	\$765.00
47	\$837.00
48	\$879.00
49	\$927.00
50	\$996.00
51	\$1,077.00
52	\$1,188.00
53	\$1,308.00
54	\$1,461.00
55	\$1,650.00
56	\$1,842.00
57	\$2,049.00
58	\$2,226.00
59	\$2,430.00
60	\$2,676.00
61	\$2,976.00
62	\$3,342.00
63	\$3,753.00
64	\$4,185.00
65	\$4,641.00
66	\$5,103.00
67	\$5,571.00
68	\$6,075.00
69	\$6,597.00
70	\$7,230.00
71	\$7,938.00
72	\$8,868.00
73	\$9,849.00
74	\$10,881.00

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RIDER DATA PAGE CONTINUED

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POLICY NUMBER [12345678] INSURED [JOHN DOE] [MALE] [35]

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GUARANTEED MAXIMUM ANNUAL PREMIUMS

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ATTAINED AGE	ANNUAL RIDER PREMIUM
75	\$12,009.00
76	\$13,239.00
77	\$14,667.00
78	\$16,335.00
79	\$18,261.00
80	\$20,361.00
81	\$22,752.00
82	\$25,242.00
83	\$27,927.00
84	\$30,900.00
85	\$34,221.00
86	\$37,902.00
87	\$41,922.00
88	\$46,230.00
89	\$50,775.00
90	\$55,518.00
91	\$59,979.00
92	\$64,629.00
93	\$69,534.00
94	\$74,715.00]

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**RIDER DATA PAGE**

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<b>POLICY NUMBER</b>	[12345678]	[MAY 1, 2012]	<b>ISSUE DATE</b>
<b>OWNER</b>	[JOHN DOE]	[\$100,000]	<b>FACE AMOUNT</b>

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**INSURED**

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<b>RIDER INSURED</b>	[JOHN DOE]	[35]	<b>ISSUE AGE</b> "Age" means age [nearest] birthday
<b>CLASS</b>	[STANDARD NICOTINE NON-USER]	[MALE]	<b>SEX</b>

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**RIDER PREMIUMS**

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<b>BENEFIT DESCRIPTION</b>	<b>INITIAL ANNUAL RIDER PREMIUM</b>	<b>YEARS PAYABLE</b>
[TERM LIFE INSURANCE RIDER]	[\$ 90.00]	[60]
Form	[Form ARTR12]	
Level Premium Period	[15] Years	
Premiums increase annually thereafter		
Rider Term Expiry Date	[MAY 1, 2072]	

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**RIDER CONVERSION SCHEDULE**

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<b>Conversion Expiry Date:</b>	[May 31, 2027]
<b>Conversion Credit Expiry Date:</b>	[May 1, 2017]

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RIDER DATA PAGE CONTINUED

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POLICY NUMBER [12345678] INSURED [JOHN DOE] [MALE] [35]

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GUARANTEED MAXIMUM ANNUAL PREMIUMS

---

ATTAINED AGE	ANNUAL RIDER PREMIUM
[35	\$90.00
36	\$90.00
37	\$90.00
38	\$90.00
39	\$90.00
40	\$90.00
41	\$90.00
42	\$90.00
43	\$90.00
44	\$90.00
45	\$90.00
46	\$90.00
47	\$90.00
48	\$90.00
49	\$90.00
50	\$996.00
51	\$1,077.00
52	\$1,188.00
53	\$1,308.00
54	\$1,461.00
55	\$1,650.00
56	\$1,842.00
57	\$2,049.00
58	\$2,226.00
59	\$2,430.00
60	\$2,676.00
61	\$2,976.00
62	\$3,342.00
63	\$3,753.00
64	\$4,185.00
65	\$4,641.00
66	\$5,103.00
67	\$5,571.00
68	\$6,075.00
69	\$6,597.00
70	\$7,230.00
71	\$7,938.00
72	\$8,868.00
73	\$9,849.00
74	\$10,881.00

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RIDER DATA PAGE CONTINUED

---

POLICY NUMBER [12345678] INSURED [JOHN DOE] [MALE] [35]

---

GUARANTEED MAXIMUM ANNUAL PREMIUMS

---

ATTAINED AGE	ANNUAL RIDER PREMIUM
75	\$12,009.00
76	\$13,239.00
77	\$14,667.00
78	\$16,335.00
79	\$18,261.00
80	\$20,361.00
81	\$22,752.00
82	\$25,242.00
83	\$27,927.00
84	\$30,900.00
85	\$34,221.00
86	\$37,902.00
87	\$41,922.00
88	\$46,230.00
89	\$50,775.00
90	\$55,518.00
91	\$59,979.00
92	\$64,629.00
93	\$69,534.00
94	\$74,715.00]

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**RIDER DATA PAGE**

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<b>POLICY NUMBER</b>	[12345678]	[MAY 1, 2012]	<b>ISSUE DATE</b>
<b>OWNER</b>	[JOHN DOE]	[\$100,000]	<b>FACE AMOUNT</b>

---

**INSURED**

---

<b>RIDER INSURED</b>	[JOHN DOE]	[35]	<b>ISSUE AGE</b> "Age" means age [nearest] birthday
<b>CLASS</b>	[STANDARD NICOTINE NON-USER]	[MALE]	<b>SEX</b>

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**RIDER PREMIUMS**

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<b>BENEFIT DESCRIPTION</b>	<b>INITIAL ANNUAL RIDER PREMIUM</b>	<b>YEARS PAYABLE</b>
[TERM LIFE INSURANCE RIDER]	[\$ 116.00]	[60]
Form [Form ARTR12]		
Level Premium Period [20] Years		
Premiums increase annually thereafter		
Rider Term Expiry Date [MAY 1, 2072]		

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**RIDER CONVERSION SCHEDULE**

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<b>Conversion Expiry Date:</b>	[May 31, 2032]
<b>Conversion Credit Expiry Date:</b>	[May 1, 2017]

---

RIDER DATA PAGE CONTINUED

---

POLICY NUMBER

[12345678]

INSURED

[JOHN DOE]

[MALE]

[35]

---

GUARANTEED MAXIMUM ANNUAL PREMIUMS

---

ATTAINED AGE	ANNUAL RIDER PREMIUM
[35	\$116.00
36	\$116.00
37	\$116.00
38	\$116.00
39	\$116.00
40	\$116.00
41	\$116.00
42	\$116.00
43	\$116.00
44	\$116.00
45	\$116.00
46	\$116.00
47	\$116.00
48	\$116.00
49	\$116.00
50	\$116.00
51	\$116.00
52	\$116.00
53	\$116.00
54	\$116.00
55	\$1,650.00
56	\$1,842.00
57	\$2,049.00
58	\$2,226.00
59	\$2,430.00
60	\$2,676.00
61	\$2,976.00
62	\$3,342.00
63	\$3,753.00
64	\$4,185.00
65	\$4,641.00
66	\$5,103.00
67	\$5,571.00
68	\$6,075.00
69	\$6,597.00
70	\$7,230.00
71	\$7,938.00
72	\$8,868.00
73	\$9,849.00
74	\$10,881.00

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RIDER DATA PAGE CONTINUED

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POLICY NUMBER [12345678] INSURED [JOHN DOE] [MALE] [35]

---

GUARANTEED MAXIMUM ANNUAL PREMIUMS

---

ATTAINED AGE	ANNUAL RIDER PREMIUM
75	\$12,009.00
76	\$13,239.00
77	\$14,667.00
78	\$16,335.00
79	\$18,261.00
80	\$20,361.00
81	\$22,752.00
82	\$25,242.00
83	\$27,927.00
84	\$30,900.00
85	\$34,221.00
86	\$37,902.00
87	\$41,922.00
88	\$46,230.00
89	\$50,775.00
90	\$55,518.00
91	\$59,979.00
92	\$64,629.00
93	\$69,534.00
94	\$74,715.00]

---

RIDER DATA PAGE

---

POLICY NUMBER	[12345678]	[MAY 1, 2012]	ISSUE DATE
OWNER	[JOHN DOE]	[\$100,000]	FACE AMOUNT

---

INSURED

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RIDER INSURED	[JOHN DOE]	[35]	ISSUE AGE "Age" means age [nearest] birthday
CLASS	[STANDARD NICOTINE NON-USER]	[MALE]	SEX

---

RIDER PREMIUMS

---

BENEFIT DESCRIPTION	INITIAL ANNUAL RIDER PREMIUM	YEARS PAYABLE
[TERM LIFE INSURANCE RIDER]	[\$ 248.00]	[60]
Form	[Form ARTR12]	
Level Premium Period	[30] Years	
Premiums increase annually thereafter		
Rider Term Expiry Date	[MAY 1, 2072]	

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RIDER CONVERSION SCHEDULE

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Conversion Expiry Date:	[May 31, 2042]
Conversion Credit Expiry Date:	[May 1, 2017]

---

RIDER DATA PAGE CONTINUED

---

POLICY NUMBER

[12345678]

INSURED

[JOHN DOE]

[MALE]

[35]

---

GUARANTEED MAXIMUM ANNUAL PREMIUMS

---

ATTAINED AGE	ANNUAL RIDER PREMIUM
[35	\$188.00
36	\$188.00
37	\$188.00
38	\$188.00
39	\$188.00
40	\$188.00
41	\$188.00
42	\$188.00
43	\$188.00
44	\$188.00
45	\$188.00
46	\$188.00
47	\$188.00
48	\$188.00
49	\$188.00
50	\$188.00
51	\$188.00
52	\$188.00
53	\$188.00
54	\$188.00
55	\$188.00
56	\$188.00
57	\$188.00
58	\$188.00
59	\$188.00
60	\$188.00
61	\$188.00
62	\$188.00
63	\$188.00
64	\$188.00
65	\$4,641.00
66	\$5,103.00
67	\$5,571.00
68	\$6,075.00
69	\$6,597.00
70	\$7,230.00
71	\$7,938.00
72	\$8,868.00
73	\$9,849.00
74	\$10,881.00

---

RIDER DATA PAGE CONTINUED

---

POLICY NUMBER [12345678] INSURED [JOHN DOE] [MALE] [35]

---

GUARANTEED MAXIMUM ANNUAL PREMIUMS

---

ATTAINED AGE	ANNUAL RIDER PREMIUM
75	\$12,009.00
76	\$13,239.00
77	\$14,667.00
78	\$16,335.00
79	\$18,261.00
80	\$20,361.00
81	\$22,752.00
82	\$25,242.00
83	\$27,927.00
84	\$30,900.00
85	\$34,221.00
86	\$37,902.00
87	\$41,922.00
88	\$46,230.00
89	\$50,775.00
90	\$55,518.00
91	\$59,979.00
92	\$64,629.00
93	\$69,534.00
94	\$74,715.00]

**SERFF Tracking #:**

AMNA-128574515

**State Tracking #:****Company Tracking #:****State:**

Arkansas

**Filing Company:**

American National Insurance Company

**TOI/Sub-TOI:**

L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

**Product Name:**

ARTR12

**Project Name/Number:**

ARTR12/ARTR12

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Form ARTR12 Readability Certification.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	<p>The following applications may be used:</p> <ul style="list-style-type: none"> <li>•10193-AR approved on 3/2/2009 under SERFF Tracking Number AMNA-125968137</li> <li>•10525-AR approved on 4/17/2012 under SERFF Tracking Number AMNA-128231645</li> </ul>		

		Item Status:	Status Date:
Satisfied - Item:	Statements of Variability		
Comments:			
Attachment(s):	MVM-Form ARTR12.pdf MVM - Form ARTR12-DP30.pdf MVM - Form ARTR12-DPART.pdf MVM - Form ARTR12-DP10.pdf MVM - Form ARTR12-DP15.pdf MVM - Form ARTR12-DP20.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment(s):			

**SERFF Tracking #:**

AMNA-128574515

**State Tracking #:**

**Company Tracking #:**

**State:**

Arkansas

**Filing Company:**

American National Insurance Company

**TOI/Sub-TOI:**

L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

**Product Name:**

ARTR12

**Project Name/Number:**

ARTR12/ARTR12

AR.pdf



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## READABILITY CERTIFICATION

We hereby certify that the following form(s), meet the requirements of the Readability Insurance Policies Act:

<u>Form</u>	<u>Form Name</u>	<u>Scoring(s)</u>
Form ARTR12	Term Life Insurance Rider	50.2
Form ARTR12-DPART	Specifications Page used with ICC12 Form ARTR12	53.6
Form ARTR12-DP10	Data Page for 10 year level term	53.6
Form ARTR12-DP15	Data Page for 15 year level term	53.6
Form ARTR12-DP20	Data Page for 20 year level term	53.6
Form ARTR12-DP30	Data Page for 30 year level term	53.6

---

Rex D. Hemme  
Senior Vice President & Actuary  
American National Insurance Company  
7/20/2012



AMERICAN NATIONAL INSURANCE COMPANY

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MEMORANDUM OF VARIABLE MATERIAL FOR  
Form ARTR12  
July 20, 2012

This memorandum was prepared for use with Form ARTR12 an individual term life rider for American National Insurance Company. Variable material contained within the form denoted by use of brackets.

**Variable Material - Policy**

The form contains the following permissible variable material:

Home Office Address  
Administrative Office Address  
Business (telephone number)  
Officer Names, Titles, and Signatures

The above noted items, if changed, will be changed in accordance with department standards. It is understood that the items noted above may be changed without notice or prior approval.

We certify to the following:

- The final form issued to the consumer will not contain brackets denoting variable text;
- Any variable text included in this Statement of Variability will be effective only for future issues;
- The use of variable text will be administered in a uniform and non-discriminatory manner, and will not result in unfair discrimination;
- Only text included in this Statement will be allowed to be used on the referenced forms received by consumers; and
- Any changes to variable or permissible ranges of values will be submitted for approval prior to implementation as required.
- Any change or modification to a variable item shall be administered in accordance with the requirements in the Variability of Information section.



MEMORANDUM OF VARIABLE MATERIAL FOR  
Form ARTR12-DP30  
July 25, 2012

This memorandum was prepared for use with Form ARTR12-DP30, a specifications page used with rider Form ARTR12.

Variable material contained within the form denoted by use of brackets.

**Variable Material**

The form contains the following variable fields, considered illustrative:

Policy Number - will be a unique identifying number systematically assigned by the company.

Issue Date - will be the date the rider was issued by the company.

Owner - will be the Owner's name as provided in the application.

Face Amount - the amount of the death benefit will be a minimum of \$25,000 with no specified maximum.

Rider Insured - will be the Rider Insured's name as provided in the application.

Issue Age - will be the Rider Insured's age. The applicable range for this rider is 18-50 using age nearest birthday for issue age.

Class - The rate class of the Rider Insured as of the Issue Date will display in this field. The range of possible rate classes which can apply to an Insured are:

Face Amounts up to and including \$250,000:

Standard Non-Nicotine User

Standard Nicotine User

Substandard Non-Nicotine User

Substandard Nicotine User

Face Amounts in excess of \$250,000:

Preferred Plus Non-Nicotine User

Preferred Non-Nicotine User

Preferred Nicotine User

Standard Plus Non-Nicotine User

Standard Non-Nicotine User

Standard Nicotine User

Substandard Non-Nicotine User

Substandard Nicotine User

Sex - the rider is issued on a sex distinct basis. The applicable range for this field is Male or Female.

Initial Annual Rider Premium - will be the Initial Annual Premium for the rider issued. This amount is based on the Rider Insured's information and the face amount of the rider.

Years Payable - the total number of years premiums are payable.

Rider Form - is the Rider form to which the data page is attached.

Level Premium Period - the period the premium remains level -30 years

Rider Term Expiry Date - the date the term expires. This corresponds with the policy anniversary on which the Rider Insured's attained age is 95.

Conversion Expiry Date - is the earliest of the tenth rider anniversary or the anniversary on which the rider insured reached attained age sixty-five. Each rider insured, regardless of issue age, will have a minimum 5 year conversion privilege.

Conversion Credit Expiry Date - will be the rider's fifth anniversary.

Guaranteed Maximum Annual Premiums - the guaranteed maximum premiums that will be charged in a given year.

We certify to the following:

- The final form issued to the consumer will not contain brackets denoting variable text;
- Any variable text included in this Statement of Variability will be effective only for future issues;
- The use of variable text will be administered in a uniform and non-discriminatory manner, and will not result in unfair discrimination;
- Only text included in this Statement will be allowed to be used on the referenced forms received by consumers; and
- Any changes to variable or permissible ranges of values will be submitted for approval prior to implementation.



MEMORANDUM OF VARIABLE MATERIAL FOR  
Form ARTR12-DPART  
July 25, 2012

This memorandum was prepared for use with Form ARTR12-DPART, a specifications page used with rider Form ARTR12.

Variable material contained within the form denoted by use of brackets.

**Variable Material**

The form contains the following variable fields, considered illustrative:

Policy Number - will be a unique identifying number systematically assigned by the company.

Issue Date - will be the date the rider was issued by the company.

Owner - will be the Owner's name as provided in the application.

Face Amount - the amount of the death benefit will be a minimum of \$25,000 with no specified maximum.

Rider Insured - will be the Rider Insured's name as provided in the application.

Issue Age - will be the Rider Insured's age. The applicable range for this rider is 18-65 using age nearest birthday for issue age.

Class - The rate class of the Rider Insured as of the Issue Date will display in this field. The range of possible rate classes which can apply to an Insured are:

Face Amounts up to and including \$250,000:

Standard Non-Nicotine User

Standard Nicotine User

Substandard Non-Nicotine User

Substandard Nicotine User

Face Amounts in excess of \$250,000:

Preferred Plus Non-Nicotine User

Preferred Non-Nicotine User

Preferred Nicotine User

Standard Plus Non-Nicotine User

Standard Non-Nicotine User

Standard Nicotine User

Substandard Non-Nicotine User

Substandard Nicotine User

Sex - the rider is issued on a sex distinct basis. The applicable range for this field is Male or Female.

Initial Annual Rider Premium - will be the Initial Annual Premium for the rider issued. This amount is based on the Rider Insured's information and the face amount of the rider.

Years Payable - the total number of years premiums are payable.

Rider Form - is the Rider form to which the data page is attached.

Level Premium Period - the period the premium remains level - one year

Rider Term Expiry Date - the date the term expires. This corresponds with the policy anniversary on which the Rider Insured's attained age is 75.

Conversion Expiry Date - is the earliest of the tenth rider anniversary or the anniversary on which the rider insured reached attained age sixty-five. Each rider insured, regardless of issue age, will have a minimum 5 year conversion privilege.

Conversion Credit Expiry Date - will be the rider's fifth anniversary.

Special Conversion Privilege - only available to issue ages 55 and younger. This allows the Rider Insured to convert from an ART rider to a term policy with a level term period of 20 or 30 years.

Guaranteed Maximum Annual Premiums - the guaranteed maximum premiums that will be charged in a given year.

We certify to the following:

- The final form issued to the consumer will not contain brackets denoting variable text;
- Any variable text included in this Statement of Variability will be effective only for future issues;
- The use of variable text will be administered in a uniform and non-discriminatory manner, and will not result in unfair discrimination;
- Only text included in this Statement will be allowed to be used on the referenced forms received by consumers; and
- Any changes to variable or permissible ranges of values will be submitted for approval prior to implementation.



MEMORANDUM OF VARIABLE MATERIAL FOR  
Form ARTR12-DP10  
July 25, 2012

This memorandum was prepared for use with Form ARTR12-DP10, a specifications page used with rider Form ARTR12.

Variable material contained within the form denoted by use of brackets.

**Variable Material**

The form contains the following variable fields, considered illustrative:

Policy Number - will be a unique identifying number systematically assigned by the company.

Issue Date - will be the date the rider was issued by the company.

Owner - will be the Owner's name as provided in the application.

Face Amount - the amount of the death benefit will be a minimum of \$25,000 with no specified maximum.

Rider Insured - will be the Rider Insured's name as provided in the application.

Issue Age - will be the Rider Insured's age. The applicable range for this rider is 18-70 using age nearest birthday for issue age.

Class - The rate class of the Rider Insured as of the Issue Date will display in this field. The range of possible rate classes which can apply to an Insured are:

Face Amounts up to and including \$250,000:

Standard Non-Nicotine User

Standard Nicotine User

Substandard Non-Nicotine User

Substandard Nicotine User

Face Amounts in excess of \$250,000:

Preferred Plus Non-Nicotine User

Preferred Non-Nicotine User

Preferred Nicotine User

Standard Plus Non-Nicotine User

Standard Non-Nicotine User

Standard Nicotine User

Substandard Non-Nicotine User

Substandard Nicotine User

Sex - the rider is issued on a sex distinct basis. The applicable range for this field is Male or Female.

Initial Annual Rider Premium - will be the Initial Annual Premium for the rider issued. This amount is based on the Rider Insured's information and the face amount of the rider.

Years Payable - the total number of years premiums are payable.

Rider Form - is the Rider form to which the data page is attached.

Level Premium Period - the period the premium remains level -10 years

Rider Term Expiry Date - the date the term expires. This corresponds with the policy anniversary on which the Rider Insured's attained age is 95.

Conversion Expiry Date - is the earliest of the tenth rider anniversary or the anniversary on which the rider insured reached attained age sixty-five. Each rider insured, regardless of issue age, will have a minimum 5 year conversion privilege.

Conversion Credit Expiry Date - will be the rider's fifth anniversary.

Guaranteed Maximum Annual Premiums - the guaranteed maximum premiums that will be charged in a given year.

We certify to the following:

- The final form issued to the consumer will not contain brackets denoting variable text;
- Any variable text included in this Statement of Variability will be effective only for future issues;
- The use of variable text will be administered in a uniform and non-discriminatory manner, and will not result in unfair discrimination;
- Only text included in this Statement will be allowed to be used on the referenced forms received by consumers; and
- Any changes to variable or permissible ranges of values will be submitted for approval prior to implementation.



MEMORANDUM OF VARIABLE MATERIAL FOR  
Form ARTR12-DP15  
July 25, 2012

This memorandum was prepared for use with Form ARTR12-DP15, a specifications page used with rider Form ARTR12.

Variable material contained within the form denoted by use of brackets.

**Variable Material**

The form contains the following variable fields, considered illustrative:

Policy Number - will be a unique identifying number systematically assigned by the company.

Issue Date - will be the date the rider was issued by the company.

Owner - will be the Owner's name as provided in the application.

Face Amount - the amount of the death benefit will be a minimum of \$25,000 with no specified maximum.

Rider Insured - will be the Rider Insured's name as provided in the application.

Issue Age - will be the Rider Insured's age. The applicable range for this rider is 18-65 using age nearest birthday for issue age.

Class - The rate class of the Rider Insured as of the Issue Date will display in this field. The range of possible rate classes which can apply to an Insured are:

Face Amounts up to and including \$250,000:

Standard Non-Nicotine User

Standard Nicotine User

Substandard Non-Nicotine User

Substandard Nicotine User

Face Amounts in excess of \$250,000:

Preferred Plus Non-Nicotine User

Preferred Non-Nicotine User

Preferred Nicotine User

Standard Plus Non-Nicotine User

Standard Non-Nicotine User

Standard Nicotine User

Substandard Non-Nicotine User

Substandard Nicotine User

Sex - the rider is issued on a sex distinct basis. The applicable range for this field is Male or Female.

Initial Annual Rider Premium - will be the Initial Annual Premium for the rider issued. This amount is based on the Rider Insured's information and the face amount of the rider.

Years Payable - the total number of years premiums are payable.

Rider Form - is the Rider form to which the data page is attached.

Level Premium Period - the period the premium remains level -15 years

Rider Term Expiry Date - the date the term expires. This corresponds with the policy anniversary on which the Rider Insured's attained age is 95.

Conversion Expiry Date - is the earliest of the tenth rider anniversary or the anniversary on which the rider insured reached attained age sixty-five. Each rider insured, regardless of issue age, will have a minimum 5 year conversion privilege.

Conversion Credit Expiry Date - will be the rider's fifth anniversary.

Guaranteed Maximum Annual Premiums - the guaranteed maximum premiums that will be charged in a given year.

We certify to the following:

- The final form issued to the consumer will not contain brackets denoting variable text;
- Any variable text included in this Statement of Variability will be effective only for future issues;
- The use of variable text will be administered in a uniform and non-discriminatory manner, and will not result in unfair discrimination;
- Only text included in this Statement will be allowed to be used on the referenced forms received by consumers; and
- Any changes to variable or permissible ranges of values will be submitted for approval prior to implementation.



MEMORANDUM OF VARIABLE MATERIAL FOR  
Form ARTR12-DP120  
July 25, 2012

This memorandum was prepared for use with Form ARTR12-DP20, a specifications page used with rider Form ARTR12.

Variable material contained within the form denoted by use of brackets.

**Variable Material**

The form contains the following variable fields, considered illustrative:

Policy Number - will be a unique identifying number systematically assigned by the company.

Issue Date - will be the date the rider was issued by the company.

Owner - will be the Owner's name as provided in the application.

Face Amount - the amount of the death benefit will be a minimum of \$25,000 with no specified maximum.

Rider Insured - will be the Rider Insured's name as provided in the application.

Issue Age - will be the Rider Insured's age. The applicable range for this rider is 18-60 using age nearest birthday for issue age.

Class - The rate class of the Rider Insured as of the Issue Date will display in this field. The range of possible rate classes which can apply to an Insured are:

Face Amounts up to and including \$250,000:

Standard Non-Nicotine User

Standard Nicotine User

Substandard Non-Nicotine User

Substandard Nicotine User

Face Amounts in excess of \$250,000:

Preferred Plus Non-Nicotine User

Preferred Non-Nicotine User

Preferred Nicotine User

Standard Plus Non-Nicotine User

Standard Non-Nicotine User

Standard Nicotine User

Substandard Non-Nicotine User

Substandard Nicotine User

Sex - the rider is issued on a sex distinct basis. The applicable range for this field is Male or Female.

Initial Annual Rider Premium - will be the Initial Annual Premium for the rider issued. This amount is based on the Rider Insured's information and the face amount of the rider.

Years Payable - the total number of years premiums are payable.

Rider Form - is the Rider form to which the data page is attached.

Level Premium Period - the period the premium remains level -20 years

Rider Term Expiry Date - the date the term expires. This corresponds with the policy anniversary on which the Rider Insured's attained age is 95.

Conversion Expiry Date - is the earliest of the tenth rider anniversary or the anniversary on which the rider insured reached attained age sixty-five. Each rider insured, regardless of issue age, will have a minimum 5 year conversion privilege.

Conversion Credit Expiry Date - will be the rider's fifth anniversary.

Guaranteed Maximum Annual Premiums - the guaranteed maximum premiums that will be charged in a given year.

We certify to the following:

- The final form issued to the consumer will not contain brackets denoting variable text;
- Any variable text included in this Statement of Variability will be effective only for future issues;
- The use of variable text will be administered in a uniform and non-discriminatory manner, and will not result in unfair discrimination;
- Only text included in this Statement will be allowed to be used on the referenced forms received by consumers; and
- Any changes to variable or permissible ranges of values will be submitted for approval prior to implementation.



Tobie Brink, Life Policy Analyst III  
Product Development – Actuarial  
Home Office : One Moody Plaza, 14<sup>th</sup> Floor  
Galveston, Texas 77550

e-mail: [tobie.brink@ANICO.com](mailto:tobie.brink@ANICO.com)  
Phone: (409) 763-4661 x 4265  
Fax: (409) 766-6522

August 1, 2012

Arkansas Insurance Department  
Compliance - Life and Health  
1200 West Third Street  
Little Rock AR 72201-1904

**RE: American National Insurance Company (NAIC: 60739 FEIN: 74-0484030) Filing Of:  
Form ARTR12- Level Term Rider  
SERFF Tracking Number: AMNA- 128574515  
Company Tracking Number: ARTR12**

Dear Reviewer:

Please find the forms listed below for your department's review and approval. These are new forms and will not replace any previously approved forms:

- Form ARTR12 - Individual Level Term Rider
- Form ARTR12-DPART - Data Page used with Form ARTR12 (Annual Renewable Term Rider)
- Form ARTR12-DP10 - Data Page used with Form ARTR12 (10 Year Level Premium Period)
- Form ARTR12-DP15 - Data Page used with Form ARTR12 (15 Year Level Premium Period)
- Form ARTR12-DP20 - Data Page used with Form ARTR12 (20 Year Level Premium Period)
- Form ARTR12-DP30 - Data Page used with Form ARTR12 (30 Year Level Premium Period)

The policy form will be used with more than one term plan. Each term plan will use a distinct and uniquely numbered data page:

From ARTR12-DPART is the uniquely numbered data page that will be used for the ARTR product. The ARTR product:

- Has an issue age range of 18-65.
- Is issued on a sex-distinct basis.
- Has a minimum face amount of \$25,000 and no specified maximum amount.
- Will be fully underwritten; simplified issue will not be available.

Form ARTR12-DP10 is the uniquely numbered data page that will be used with the 10-year level premium period product. The 10-year product has an issue age range of 18-70.

Form ARTR12-DP15 is the uniquely numbered data page that will be used with the 15-year level premium period product. The 15-year product has an issue age range of 18-65.

Form ARTR12-DP20 is the uniquely numbered data page that will be used with the 20-year level premium period product. The 20-year product has an issue age range of 18-60.

Form ARTR12-DP30 is the uniquely numbered data page that will be used with the 30-year level premium period product. The 30-year product has an issue age range of 18-50.

Form ARTR12 is a level term rider that can be added to the following individual whole life policies at the time of policy issue (and made part of the contract) or post-issue:

- Form PWL-CSO(10) approved on 7/5/2006 under State Tracking Number 33085
- Form MLPWL(10) approved on 5/9/2005 under State Tracking Number 29398

The following applications can be used to apply for the rider at issue:

- 10193-AR approved on 3/2/2009 under SERFF Tracking Number AMNA-125968137
- 10525-AR approved on 4/17/2012 under SERFF Tracking Number AMNA-128231645

The following policy change application will be used to apply for the rider post-issue:

- 9661 approved on 8/30/2005.

Form ARTR12 contains variable material, denoted with brackets. A Memorandum of Variable Material has been provided under the Form Schedule tab, as required.

Additional information/documentation is as follows:

- An Actuarial Memorandum has been attached to the Supporting Documentation Tab.
- The required Readability Certification has been attached to the Supporting Documentation tab.
- The required Statements of Variability have been attached to the Supporting Documentation tab.
- Any requirement for a third party authorization has been by-passed as this is not a third party filing

As you perform your review should you require any additional information or documentation, please let us know. The contact information as provided under the Companies and Contacts tab is accurate.

Sincerely,

*Tobie Brink*

Tobie Brink  
Life Policy Analyst III