

State: Arkansas **Filing Company:** American United Life Insurance Company
TOI/Sub-TOI: A05I Individual Annuities- Immediate Non-Variable/A05I.000 Annuities - Immediate Non-variable
Product Name: Income Payment Increase Rider
Project Name/Number: Income Payment Increase Rider/LR-228

Filing at a Glance

Company: American United Life Insurance Company
Product Name: Income Payment Increase Rider
State: Arkansas
TOI: A05I Individual Annuities- Immediate Non-Variable
Sub-TOI: A05I.000 Annuities - Immediate Non-variable
Filing Type: Form
Date Submitted: 08/22/2012
SERFF Tr Num: AULD-128655597
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: FEES PAID
Co Tr Num: LR-228
Implementation: On Approval
Date Requested:
Author(s): Angela Riggles
Reviewer(s): Linda Bird (primary)
Disposition Date: 08/28/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: A05I Individual Annuities- Immediate Non-Variable/A05I.000 Annuities - Immediate Non-variable
Product Name: Income Payment Increase Rider
Project Name/Number: Income Payment Increase Rider/LR-228

Filing Company: American United Life Insurance Company

General Information

Project Name: Income Payment Increase Rider
Project Number: LR-228
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: To be filed.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 08/28/2012
State Status Changed: 08/23/2012
Created By: Angela Riggles
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Angela Riggles

Filing Description:

Enclosed for your review and approval is our Income Payment Increase Rider, form LR-228. This form is new and does not replace any riders available for use in your state.

Form LR-228 allows an Income Payment increase rate of 1% to 10% to be selected at the time of application. After the first year, Income Payments will increase by the chosen increase rate, compounded annually, on the annual anniversary of the date of issue.

This rider will be used with our Single Premium Immediate Annuity form LA-21, approved in your state in June 8, 1987, and forms LA-22 and LA-23, approved on January 19, 1998, and any future appropriate annuity forms once approved in your state.

We reserve the right to make any typographical corrections, or make minor revisions to the appearance of the forms due to printing constraints.

Thank you for your assistance with this filing.

Company and Contact

Filing Contact Information

Angie Riggles, Product Analyst
One American Square
P.O. Box 7127
Indianapolis, IN 46206-7127

angela.riggles@oneamerica.com
317-285-4371 [Phone]
317-285-1297 [FAX]

Filing Company Information

American United Life Insurance
Company
One American Square
P.O. Box 7127
Indianapolis, IN 46206
(877) 285-7660 ext. [Phone]

CoCode: 60895
Group Code: 619
Group Name:
FEIN Number: 35-0145825

State of Domicile: Indiana
Company Type:
State ID Number:

Filing Fees

State: Arkansas **Filing Company:** American United Life Insurance Company
TOI/Sub-TOI: A05I Individual Annuities- Immediate Non-Variable/A05I.000 Annuities - Immediate Non-variable
Product Name: Income Payment Increase Rider
Project Name/Number: Income Payment Increase Rider/LR-228

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per form x 1
Per Company: No

Company	Amount	Date Processed	Transaction #
American United Life Insurance Company	\$50.00	08/22/2012	61921845

SERFF Tracking #:

AULD-128655597

State Tracking #:

Company Tracking #:

LR-228

State:

Arkansas

Filing Company:

American United Life Insurance Company

TOI/Sub-TOI:

A05I Individual Annuities- Immediate Non-Variable/A05I.000 Annuities - Immediate Non-variable

Product Name:

Income Payment Increase Rider

Project Name/Number:

Income Payment Increase Rider/LR-228

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/28/2012	08/28/2012

SERFF Tracking #:

AULD-128655597

State Tracking #:

Company Tracking #:

LR-228

State: Arkansas
TOI/Sub-TOI: A05I Individual Annuities- Immediate Non-Variable/A05I.000 Annuities - Immediate Non-variable
Product Name: Income Payment Increase Rider
Project Name/Number: Income Payment Increase Rider/LR-228

Filing Company: American United Life Insurance Company

Disposition

Disposition Date: 08/28/2012

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
Form	Income Payment Increase Rider		Yes

State: Arkansas **Filing Company:** American United Life Insurance Company
TOI/Sub-TOI: A05I Individual Annuities- Immediate Non-Variable/A05I.000 Annuities - Immediate Non-variable
Product Name: Income Payment Increase Rider
Project Name/Number: Income Payment Increase Rider/LR-228

Form Schedule

Lead Form Number: LR-228

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		LR-228	POLA	Income Payment Increase Rider	Initial:	66.000	Income Payment Increase Rider.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

American United Life Insurance Company®
[One American Square
Indianapolis, IN 46206]

Income Payment Increase Rider

This rider is part of your contract. The date of issue of this rider is the same as the date of issue of the contract unless otherwise stated on Page 3 of the contract.

You may choose an Income Payment increase rate from 1% to 10% at the time of application. The Income Payment increase rate selected will appear on Page 3 of the contract. After the first year, Income Payments will increase by the chosen increase rate, compounded annually, on the annual anniversary of the date of issue.

This rider will not change, waive or extend any part of the contract, other than as stated herein.

Signed for American United Life Insurance Company® by,

[]

Secretary

SERFF Tracking #:

AULD-128655597

State Tracking #:

Company Tracking #:

LR-228

State:

Arkansas

Filing Company:

American United Life Insurance Company

TOI/Sub-TOI:

A05I Individual Annuities- Immediate Non-Variable/A05I.000 Annuities - Immediate Non-variable

Product Name:

Income Payment Increase Rider

Project Name/Number:

Income Payment Increase Rider/LR-228

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Read Cert LR228.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	Application for Individual Fixed Annuity, form I-21672 was approved July 8, 2010. AULD-126654982		

CERTIFICATE OF READABILITY

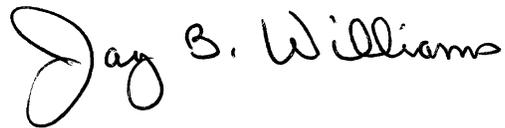
I, Jay B. Williams, Vice President of American United Life Insurance Company, hereby certify that the following form(s) have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms meet the reading ease requirements of your state.

FORM(S)

READABILITY SCORE

LR-228

66

A handwritten signature in black ink that reads "Jay B. Williams". The signature is written in a cursive style with a large, stylized initial "J".

8/22/2012

Date

Jay B. Williams
Chief Compliance Officer