

State: Arkansas **Filing Company:** CMFG Life Insurance Company
TOI/Sub-TOI: A05I Individual Annuities- Immediate Non-Variable/A05I.000 Annuities - Immediate Non-variable
Product Name: MEMBERS Single Premium Annuity 2012
Project Name/Number: MEMBERS Single Premium Annuity 2012/2012-SPIAAMEND

Filing at a Glance

Company: CMFG Life Insurance Company
Product Name: MEMBERS Single Premium Annuity 2012
State: Arkansas
TOI: A05I Individual Annuities- Immediate Non-Variable
Sub-TOI: A05I.000 Annuities - Immediate Non-variable
Filing Type: Form
Date Submitted: 07/31/2012
SERFF Tr Num: CUNA-128599938
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 2012-SPIAAMEND
Implementation: On Approval
Date Requested:
Author(s): Kari Hamrick, Kathy Strauser, Kimberly Steggall, Lauren Regnery, Jane Neal, Jackie Tootchen, Ashley Schute
Reviewer(s): Linda Bird (primary)
Disposition Date: 08/06/2012
Disposition Status: Approved-Closed
Implementation Date:
State Filing Description:

State: Arkansas **Filing Company:** CMFG Life Insurance Company
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General Information

Project Name: MEMBERS Single Premium Annuity 2012 Status of Filing in Domicile: Pending
Project Number: 2012-SPIAAMEND 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: 08/06/2012
State Status Changed: 08/06/2012
Deemer Date: Created By: Jane Neal
Submitted By: Jane Neal Corresponding Filing Tracking Number:

Filing Description:

CMFG Life Insurance Company
Form: 2012-SPIAAMEND Amendment to Single Premium Immediate Annuity

NAIC # 62626 FEIN # 39-0230590

McHugh Consulting Resources, Inc. has been requested to file the attached form on behalf of CMFG Life Insurance Company. We have provided an authorization letter for your files.

The form of this filing is a new form, in final print, with the exception of ink, font style, paper stock, and logo.

This submission contains no unusual or possibly controversial items from normal company or industry standards.

Form 2012-SPIAAMEND, Amendment to Single Premium Immediate Annuity Contract, will be used to amend previously-approved Single Premium Immediate Annuity contracts as follows, all approved by the Department on 2/28/2008, under SERFF Filing: CUNA-125490458, CUNA-125490552, CUNA-125490419 respectively. This form changes all references to "participating" to be "non-participating" and removes dividend language.

Form 2008-SPIA-I,
Form 2008-SPIA-LO,
Form 2008-SPIA-DB

This product will continue to be marketed as a retirement savings vehicle on a qualified or non-qualified basis primarily by face-to-face representatives, although direct mail may be utilized and our call marketing area may be involved for in-bound calls.

The previously-approved forms referenced above are on record under CUNA Mutual Insurance Society. Effective January 31, 2012, CUNA Mutual Insurance Society changed its name to CMFG Life Insurance Company and reorganized from a mutual insurance company to a stock insurance company within a mutual insurance holding company structure. All regulatory filings for this change have been made with the Department. It is in accordance with this organizational change that the new forms of this filing are being filed at this time so references to dividend language and participating status can be removed.

Please note that upon approval, this amendment form will be incorporated into the text of new issues of the contract forms listed above, making them non-participating. The non-participating contract forms, after incorporation of 2012-SPIAAMEND, were scored under a Flesch analysis, achieving scores over 50.

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Thank you for your review of this submission. If you have any comments or questions, please feel free to call me at the number listed below.

Sincerely,

Jane Neal
 McHugh Consulting Resources, Inc.
 215-230-7960
 mcr@mchughconsulting.com

Attachments

Company and Contact

Filing Contact Information

Jane Neal, JNeal@mchughconsulting.com
 2005 South Easton Road, Suite 215-230-7960 [Phone]
 207
 Doylestown, PA 18901

Filing Company Information

CMFG Life Insurance Company	CoCode: 62626	State of Domicile: Iowa
2000 Heritage Way	Group Code: 306	Company Type:
Waverly, IA 50677	Group Name:	State ID Number:
(319) 352-4090 ext. [Phone]	FEIN Number: 39-0230590	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

Company	Amount	Date Processed	Transaction #
CMFG Life Insurance Company	\$50.00	07/31/2012	61316995

SERFF Tracking #:

CUNA-128599938

State Tracking #:

Company Tracking #:

2012-SPIAAMEND

State:

Arkansas

Filing Company:

CMFG Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

MEMBERS Single Premium Annuity 2012

Project Name/Number:

MEMBERS Single Premium Annuity 2012/2012-SPIAAMEND

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/06/2012	08/06/2012

State: Arkansas **Filing Company:** CMFG Life Insurance Company
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Disposition

Disposition Date: 08/06/2012

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		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization Letter		Yes
Form	Amendment to Single Premium Immediate Annuity		Yes

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Form Schedule

Lead Form Number: 2012-SPIAAMEND

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		2012-SPIAAMEND	POLA	Amendment to Single Premium Immediate Annuity	Initial:	50.000	2012-SPIAAMEND.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

CMFG Life Insurance Company

Home Office:
2000 Heritage Way
Waverly, IA 50677
800.798.6600

AMENDMENT TO SINGLE PREMIUM IMMEDIATE ANNUITY CONTRACT

FRONT AND BACK COVER PAGES:

The phrase "Participating (Limited)" in the short description is deleted. It is replaced with "Non-Participating".

SECTION 3. GENERAL INFORMATION

SECTION 3.5 Will dividends be paid? is deleted in its entirety.

CMFG LIFE INSURANCE COMPANY



President

SERFF Tracking #:

CUNA-128599938

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

2012-SPIAAMEND

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
AR Readability.pdf			
AR Cert of Compliance with Rule 19.pdf			
AR Certificate of Compliance 23-79-138 and R&R 49.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter		
Comments:			
Attachment(s):			
Authorization letter 6 4 12.pdf			

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: CMFG Life Insurance Company

This is to certify that to the best of my knowledge and belief the form(s) referenced below has achieved a Flesch Reading Ease Score as described in this filing as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
2012-SPIAAMEND	50

Signed: 
Name: Stephen W. Koslow
Title: SVP, Chief Ethics & Compliance Officer
Date: July 20, 2012

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: CMFG Life Insurance Company

Form Number(s): 2012-SPIAAMEND

I hereby certify to the best of my knowledge and belief that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

Stephen W. Koslow

Name

SVP, Chief Ethics & Compliance Officer

Title

July 20, 2012

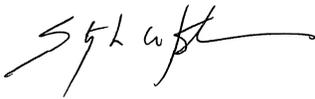
Date

CERTIFICATE OF COMPLIANCE

Insurer: CMFG Life Insurance Company

Form Numbers: 2012-SPIAAMEND

I hereby certify to the best of my knowledge and belief that the filing above meets all applicable Arkansas requirements including Regulation 49 (Life and Health Guaranty Fund Notice) and Ark. Code Ann. 23-79-138 and Bulletin 11-88 (Consumer Information Notice).



Signature of Company Officer

Stephen W. Koslow

Name
SVP, Chief Ethics & Compliance
Officer

Title

July 20, 2012

Date



CMFG Life Insurance Company

Home Office:
2000 Heritage Way
Waverly, IA 60577
Telephone: 800.798.5433

June 4, 2012

Re: CMFG Life Insurance Company
NAIC #: 62626-0306 **FEIN #: 39-0230590**
Annuity Nonpar Filing
Company Authorization to Draft and File Policy Forms

To Whom It May Concern:

The undersigned hereby grants **McHugh Consulting Resources, Inc.**, whose main office is located at 2005 S. Easton Rd, Suite 207, Doylestown, PA 18901, authority to act on our behalf regarding drafting of policy language and state insurance department filings of our Annuity Nonpar product filings.

This authorization is valid effective from the date noted above, for the duration of the filing project.

If additional assistance or verification regarding this authorization is required, please contact Kari Hamrick, Senior Manager, Ethics & Compliance, at CMFG Life Insurance Company. She can be reached by phone at 608.665.8326 or 800.356.2644, Ext. 8326.

IN WITNESS THEREOF, the Company has caused this authorization to be in effect by the signature of its Senior Vice President, Chief Ethics & Compliance Officer.

A handwritten signature in black ink, appearing to read 'S. Koslow', written over a horizontal line.

Signature

Stephen W. Koslow
SVP, Chief Ethics & Compliance Officer

Cc: Kari Hamrick