

State: Arkansas **Filing Company:** Ameritas Life Insurance Corp.
TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other
Product Name: Electronic Application Process - Annuity
Project Name/Number: Electronic Application Process - Annuity/Electronic Application Process - Annuity

Filing at a Glance

Company: Ameritas Life Insurance Corp.
Product Name: Electronic Application Process - Annuity
State: Arkansas
TOI: A10 Annuities - Other
Sub-TOI: A10.000 Annuities - Other
Filing Type: Form
Date Submitted: 08/29/2012
SERFF Tr Num: AMFA-128654450
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: ELECTRONIC APPLICATION PROCESS - ANNUITY

Implementation: On Approval
Date Requested:
Author(s): Cindy Meyer, Joanne Friend, Jenny Boggs
Reviewer(s): Linda Bird (primary)
Disposition Date: 09/04/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Ameritas Life Insurance Corp.
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General Information

Project Name: Electronic Application Process - Annuity Status of Filing in Domicile: Pending
Project Number: Electronic Application Process - Annuity 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: 09/04/2012
State Status Changed: 09/04/2012
Deemer Date: Created By: Jenny Boggs
Submitted By: Jenny Boggs Corresponding Filing Tracking Number:

Filing Description:

Re: Ameritas Life Insurance Corp.
NAIC No. 0943-61301
FEIN No. 47-0098400

Submission Form Identification: Electronic Application Process Informational Submission

Designation of Form as Individual or Group Market: Individual

General Description of Submission: Informational filing of an electronic application process for annuity products.

The company is implementing an electronic application process and is seeking approval to use the existing annuity application forms electronically in addition to the current printed version. We confirm there are no changes made to the approved application forms.

Ameritas Life Insurance Corp. uses technology that provides an online signature solution, including allowing producers to collect owners, insured's and producer electronic signatures. The electronic application and signature process is only available to those who specifically consent to do business with Ameritas Life Insurance Corp. electronically, and at any time, such consent can be revoked and the applicant can return to a hard copy application. The applicant has the option to print and sign the application instead of using the electronic application and signature process.

The solution consists of an online module, integrated with the platform that allows users to pull up an electronic version of the filed and approved application, review its content, view all signatures required associated with the document, and if there is no change or correction to the document as presented, apply an electronic signature for each signature required. Each signature will be captured separately. The E-Signature solution generates all of the documents for one application in separate documents, and each document contains its own metadata that is locked and bound after the signing ceremony is complete. If any document is changed during the course of the signing ceremony, any signatures for such document are effectively revoked, and the document must be resigned completely. Once the application is submitted to the carrier it can never be changed and is held at the carrier in a locked down status.

An Exhibit A is attached which lists the previously approved application forms, approval dates, SERFF tracking numbers, application name and state ID number that the electronic application process will be used with.

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

If you have any questions or comments regarding this filing, please refer them to me at 1-800-825-1551, extension 52984 or via email at: jboggs@ameritas.com. Thank you for your consideration of this submission. Be assured it is appreciated.

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Sincerely,

Jenny Boggs
Contract Analyst

Company and Contact

Filing Contact Information

Jenny Boggs, Contract Analyst jboggs@ameritas.com
1876 Waycross Road 800-825-1551 [Phone] 52984 [Ext]
P O Box 40888 513-595-2918 [FAX]
Cincinnati, OH 45240

Filing Company Information

Ameritas Life Insurance Corp. CoCode: 61301 State of Domicile: Nebraska
5900 O Street Group Code: 943 Company Type:
P O Box 81889 Group Name: State ID Number:
Lincoln, NE 68501-1889 FEIN Number: 47-0098400
(800) 756-1112 ext. [Phone]

Filing Fees

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

Table with 4 columns: Company, Amount, Date Processed, Transaction #. Row 1: Ameritas Life Insurance Corp., \$50.00, 08/29/2012, 62115820

SERFF Tracking #: AMFA-128654450 State Tracking #: Company Tracking #: ELECTRONIC APPLICATION PROCESS - ANNUITY

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	09/04/2012	09/04/2012

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Disposition

Disposition Date: 09/04/2012
 Implementation Date:
 Status: Accepted For Informational Purposes
 Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Exhibit A - Previously Approved Annuity Application Forms		Yes

SERFF Tracking #: AMFA-128654450 State Tracking #: Company Tracking #: ELECTRONIC APPLICATION PROCESS - ANNUITY

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Exhibit A - Previously Approved Annuity Application Forms		
Comments:	Exhibit A - Previously Approved Annuity Application Forms		
Attachment(s):			
Exhibit A - AR Annuity Applications.pdf			

Exhibit A - Arkansas Previously Approved Annuity Application Forms

Form Type	Form Number	Form Name	Approval Date	State File #
Application	UN 1418 2-12	Application for Single Premium Deferred Annuity	03/27/2012	AMFA-128140742
Application	UN 3977 2-12	Application for Compass Flexible Premium Deferred Annuity	3/27/2012	AMFA-128140742
Application	UN 1386 8-11	Application for Single Premium Immediate Annuity	4/20/2011	48516 (AMFA-127082885)
Application	UVA 5-12	Application for Flexible Premium Deferred Variable Annuity	6/18/2012	AMFA-128441880