

State: Arkansas Filing Company: United Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: 2012 Illustration Certification
Project Name/Number: /

Filing at a Glance

Company: United Life Insurance Company
Product Name: 2012 Illustration Certification
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 09/14/2012
SERFF Tr Num: UNFG-128687478
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: 2012 ILLUSTRATION CERTIFICATION

Implementation
Date Requested:
Author(s): Joanne Young
Reviewer(s): Linda Bird (primary)
Disposition Date: 09/18/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas
 TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
 Product Name: 2012 Illustration Certification
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Filing Company: United Life Insurance Company

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: 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: 09/18/2012
 State Status Changed: 09/18/2012
 Deemer Date: Created By: Joanne Young
 Submitted By: Joanne Young Corresponding Filing Tracking Number:
 Filing Description:
 Illustration Certification

Company and Contact

Filing Contact Information

Joanne Young, Analyst jyoung@unitedfiregroup.com
 118 2nd Ave SE 319-286-2620 [Phone]
 PO Box 73909 319-286-2570 [FAX]
 Cedar Rapids, IA 52407-3909

Filing Company Information

United Life Insurance Company CoCode: 69973 State of Domicile: Iowa
 118 2nd Ave SE Group Code: 248 Company Type: Life
 PO Box 73909 Group Name: United Fire Group State ID Number:
 Cedar Rapids, IA 52407-3909 FEIN Number: 42-6061188
 (319) 399-5700 ext. [Phone]

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

Company	Amount	Date Processed	Transaction #
United Life Insurance Company	\$0.00	09/14/2012	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	09/18/2012	09/18/2012

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Disposition

Disposition Date: 09/18/2012

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	Illustration Certification		Yes

SERFF Tracking #:

UNFG-128687478

State Tracking #:

Company Tracking #:

2012 ILLUSTRATION CERTIFICATION

State:

Arkansas

Filing Company:

United Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Illustration Certification		
Comments:			
Attachment(s):			
UNLIA712 Certification.pdf			

TO: Board of Directors, United Life Insurance Company

I, Steve Griffith, Griffith, Ballard and Company, am the consulting actuary for the United Life Insurance Company, Cedar Rapids, Iowa and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of said insurer to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Regulation. The appointment was documented in the Board minutes dated May 15, 1996. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

Scales used in illustrating non-guaranteed elements for the plans of insurance described below meet the requirements of the Regulation. The disciplined current scales for these plans are in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board except as noted below. Moreover:

- No currently payable scale for business issued within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Since the last certification, no currently payable scale applicable for business issued within the last five years and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar inforce policies.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation were Fully Allocated.

This certification covers the following forms and plans of insurance marketed with illustration of non-guaranteed elements:

Actively Marketed Policies:

<u>Form #</u>	<u>Description</u>
LIU-642 (03-07)	Uni 3 (4%)
LIU-435 (8-04)	Annual Renewable Term
LIU-430 (8-04)	5 Year Renewable Term
LIU-441 (8-04)	10 Year Renewable Term

Inforce Policies, No Longer Actively Marketed:

<u>Form #</u>	<u>Description {years sold}</u>
LIU-44	Annual Renewable Term {1998-2005}
LIU-440	5 Year R/C {1998-2005}
LIU-431	Joint 5 Year R/C {1998-2005}
LIU-441	10 Year R/C {1998-2005}
LIU-442	Joint 10 Year R/C {1998-2005}
LIU-272	Uni 1 {1998-2005}
LIU-287	Uni 2 {1998-2005}
LIU-318	Uni Pro {1998-2005}
LIU-415	Uni Joint Life {1998-2005}
LIU-422	Mortgage Master {1998-2005}
LIU-272 (1-06)	Uni 1 (4%) {2006-2007}
LIU-287 (1-06)	Uni 2 (4%) {2006-2007}

This certification is effective for scales used in illustrating non-guaranteed elements commencing July 1, 2012. This is the annual certification for the Company as required by the Illustration Regulation.

I have relied upon Jean Newlin, Corporate Secretary, for providing me with the schedule of policies and riders which the Company intends to market with illustration of non-guaranteed elements and those without.

I have relied upon Jean Newlin for submitting the appropriate data for all currently illustrated non-guaranteed elements.

Finally, I have relied upon Jean Newlin for providing copies of illustration software for the purpose of verifying the calculation of illustrated non-guaranteed values.

June 29, 2012
Date



Steve Griffith
Griffith, Ballard & Company
100 First Avenue N.E., Suite 117
Cedar Rapids, Iowa 52401