

**State:** Arkansas **Filing Company:** Americo Financial Life and Annuity Insurance Company  
**TOI/Sub-TOI:** L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium  
**Product Name:** HMS Term Series 300 (et al.)  
**Project Name/Number:** NF Rate Changes 2014/1365

### Filing at a Glance

Company: Americo Financial Life and Annuity Insurance Company  
Product Name: HMS Term Series 300 (et al.)  
State: Arkansas  
TOI: L04I Individual Life - Term  
Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium  
Filing Type: Form  
Date Submitted: 01/21/2013  
SERFF Tr Num: AFLC-128858376  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: 1365  
  
Implementation: On Approval  
Date Requested:  
Author(s): Ronni Jones  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 01/28/2013  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

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**Product Name:** HMS Term Series 300 (et al.)  
**Project Name/Number:** NF Rate Changes 2014/1365

## General Information

Project Name: NF Rate Changes 2014 Status of Filing in Domicile: Pending  
Project Number: 1365 Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments: Texas is our domicile state.  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 01/28/2013  
State Status Changed: 01/28/2013  
Deemer Date: Created By: Ronni Jones  
Submitted By: Ronni Jones Corresponding Filing Tracking Number:

### Filing Description:

MAXIMUM VALUATION INTEREST RATE and NONFORFEITURE INTEREST RATE CHANGES

This filing is being made to comply with the reduction in the maximum valuation interest rates for 2013 life insurance issues.

Maximum Valuation Interest rate is decreasing from 4.00% to 3.50%.

Maximum Nonforfeiture Interest Rate is decreasing from 5.00% to 4.50%.

Endorsement Series 4176 revises the nonforfeiture interest rate identified in policies previously approved by your jurisdiction on 9/28/2010, under SERFF Tracking Number AFLC-126748984. This endorsement will be added to new policies issued effective 01/01/2014 and doesn't apply to in-force policies. No other changes have been made to the forms other than those necessitated by the change in the interest rate on nonforfeiture values.

The Endorsement will be used with the following list of forms:

AAR300, AR300 (15), AAR300 (15/5), AAR300 (20), AAR300 (20/5), AAR300 (25), AAR300 (25/5), AAR300 (30), AAR300 (30/5), AAR301, AAR301 (15), AAR301 (15/5), AAR301 (20), AAR301 (20/5), AAR301 (25), AAR301 (25/5), AAR301 (30), AAR301 (30/5), AAR302, AAR302 (15), AAR302 (15/5), AAR302 (20), AAR302 (20/5), AAR302 (25), AAR302 (25/5), AAR302 (30), AAR302 (30/5), AAR2160-105, AAR2160-100, AAR2160-95

Actuarial Memorandums supporting the changes to the Maximum Valuation Interest Rate and Maximum Nonforfeiture Interest Rate are provided for your information.

## Company and Contact

### Filing Contact Information

Ronni Jones, Compliance Analyst - Filing ronni.jones@americo.com  
300 W. 11th Street 816-512-2831 [Phone]  
Kansas City, MO 64105 816-391-2083 [FAX]

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**Filing Company Information**

Americo Financial Life and Annuity Insurance Company 300 West 11th Street Kansas City, MO 64105 (800) 231-0801 ext. [Phone]	CoCode: 61999 Group Code: 449 Group Name: FEIN Number: 35-0810610	State of Domicile: Texas Company Type: State ID Number:
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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: Our Domicile fee for this type of filing is \$50.00.  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Americo Financial Life and Annuity Insurance Company	\$50.00	01/21/2013	66725682

SERFF Tracking #:

AFLC-128858376

State Tracking #:

Company Tracking #:

1365

State:

Arkansas

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NF Rate Changes 2014/1365

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/28/2013	01/28/2013

SERFF Tracking #:

AFLC-128858376

State Tracking #:

Company Tracking #:

1365

State:

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## Disposition

Disposition Date: 01/28/2013

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
Form	2014 Nonforfeiture Interest Rate Endorsement		Yes

State: Arkansas

Filing Company:

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## Form Schedule

Lead Form Number: AAA4176

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		2014 Nonforfeiture Interest Rate Endorsement	AAA4176	POLA	Initial		51.100	AAA4176 [Final for Filing 2013-01-15].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

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

2014 NONFORFEITURE INTEREST RATE  
ENDORSEMENT

This Endorsement is issued as a part of the Policy to which it is attached and the endorsement provisions apply in lieu of any policy provisions to the contrary. This form is effective as of the Policy Date shown on a Policy Data Page.

**Schedule of Guaranteed Policy Values**

The basis of a Schedule of Guaranteed Policy Values shown on a Data Page is hereby revised by the following:

Cash Values and Reduced Paid-up Insurance values are based on the Commissioner's 2001 Standard Ordinary nonsmoker/smoker mortality table, age last birthday and the Insured's sex, with interest at 4.5%.

**Basis of Computations**

The Basis of Computations provision in the Nonforfeiture section of this Policy is hereby replaced by the following:

**Basis of Computation**

Cash Values and Reduced Paid-Up Insurance values are based on the Commissioner's 2001 Standard Ordinary nonsmoker/smoker mortality table, age last birthday and the Insured's sex with interest at 4.5%.

The nonforfeiture values for the Policy are equal to or greater than those required by law. The nonforfeiture values are calculated in accordance with the Standard Nonforfeiture Law. A detailed statement of the method of computing values has been filed with the Department of Insurance in the state where the Policy is delivered.

Signed for the Company at Kansas City, Missouri.

  
Secretary

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
RDB (G) Series 300.pdf			

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**

NAIC number: 0449-61999

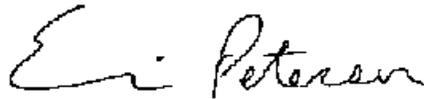
FEIN number: 35-0810610

**Readability Certification**

I, Eric H. Petersen – FSA, MAAA hereby certify that the forms listed below have the following readability scores, as calculated by the Flesch Reading Ease Test.

Form Number	Form Description	Readability Score
AAA4176	2014 Nonforfeiture Interest Rate Endorsement	51.1*

\*When scored with the Policy.



Eric H. Petersen – FSA, MAAA

Assistant Vice President – Product Development

Title

January 16, 2013

Date