

State: Arkansas **Filing Company:** Amalgamated Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Conversion Whole Life - Interest Rate Change
Project Name/Number: Whole Life Interest Rate Change/AMWL-09(Rev.1-2013)

Filing at a Glance

Company: Amalgamated Life Insurance Company
Product Name: Conversion Whole Life - Interest Rate Change
State: Arkansas
TOI: L071 Individual Life - Whole
Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 12/21/2012
SERFF Tr Num: AMAL-128806884
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: AMWL-09(REV.1-2013)

Implementation: On Approval
Date Requested:
Author(s): Jayne Monaco
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/03/2013
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

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

Project Name: Whole Life Interest Rate Change Status of Filing in Domicile: Pending
 Project Number: AMWL-09(Rev.1-2013) Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: These forms are being filed concurrently in the state of New York.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 01/03/2013
 State Status Changed: 01/03/2013
 Deemer Date: Created By: Jayne Monaco
 Submitted By: Jayne Monaco Corresponding Filing Tracking Number: AMWL-09(Rev.1-2013)

Filing Description:

RE: Amalgamated Life Insurance Company NAIC# - 60216 FEIN# - 13-5501223
 NONFORFEITURE INTEREST RATE CHANGES
 Policy Schedule Page 3 - AMWL-09(Rev. 1-2013)

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

Enclosed is a new ipolicy schedule page 3, AMWL-09(Rev. 1-2013) which will be used with Form AMWL-09(AR) (approved 12/9/2009), SERFF# AMAL-126367469). This page is new and will replace the Policy Schedule Page 3 originally approved with the policy. This new page reflects the new guaranteed nonforfeiture rate of 4.5%. Note, we have bracketed the interest rate SOLEY FOR THE PURPOSE OF ANY FUTURE CHANGE TO THE STATUTORY VALUATION/NONFORFEITURE INTEREST RATE as follows:

"Minimum Guaranteed Interest Rate: [4.5%]".

We provide assurance that the rate would change only in response to future statutory changes.

These revised pages will be used for new issues only and have no impact on in force policies. No other changes have been made to the form as originally approved.

This policy is used only for conversions and is not illustrated.

This new rate will be used for all contracts issued after January 1, 2013.

Also attached is an Actuarial Memorandum. A flesch score certification is not required for this change in interest rate.

Please contact me if you have any questions or need additional information.

Company and Contact

Filing Contact Information

Jayne Monaco, Consultant jmonaco@amalgamatedlife.com
 333 Westchester Ave 914-367-5591 [Phone]
 White Plains, NY 10604 914-367-5786 [FAX]

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Filing Company Information

Amalgamated Life Insurance Company	CoCode: 60216	State of Domicile: New York
333 Westchester Ave.	Group Code:	Company Type:
White Plains, NY 10604	Group Name:	State ID Number:
(914) 367-5581 ext. [Phone]	FEIN Number: 13-5501223	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Policy, contract or annuity forms: filing and review of each life and/or accident and health certificate rider, application, or endorsement, if filed separately from basic form, per insurer, per form...\$50.00.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Amalgamated Life Insurance Company	\$50.00	12/21/2012	65972233

SERFF Tracking #:

AMAL-128806884

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/03/2013	01/03/2013

SERFF Tracking #:

AMAL-128806884

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Disposition

Disposition Date: 01/03/2013

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		No
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Policy Schedule Page		Yes

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Form Schedule

Lead Form Number: AMWL-09(Rev.1-13)

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Policy Schedule Page	AMWL-09(Rev.1-13)	SCH	Initial		0.000	AMWL-09(Rev.1-2013) - Policy Schedule Page 3.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

POLICY SCHEDULE

INSURED: [John Doe]

POLICY NUMBER [123456]

SEX [Male]

EFFECTIVE DATE: [3/1/2009]

ISSUE AGE [35]

DATE OF ISSUE: [3/1/2009]

FACE AMOUNT: [\$10,000]

PREMIUM CLASS [Std]

OWNER AND BENEFICIARY ARE AS PROVIDED IN APPLICATION.

Minimum Guaranteed Interest Rate: [4.5%]

BENEFIT	BENEFIT AMOUNT	ANNUAL PREMIUM	PREMIUM PERIOD
Whole Life Insurance	[\$10,000]	[\$258.60]	payable for [85] years

FIRST PREMIUM IF PREMIUMS ARE PAID:

ANNUALLY	SEMIANNUALLY	QUARTELY	MONTHLY
[\$258.60]	[\$133.20\$]	[\$68.50]	[\$23.27]

PREMIUMS ARE PAYABLE [**Annually**]

AMWL-09(Rev.1-2013)

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	The application used with this policy is Form GLCAPP-192(3/09), approved 12/9/2009, SERFF# 126367469.		