

**State:** Arkansas **Filing Company:** National Life Insurance Company  
**TOI/Sub-TOI:** A10 Annuities - Other/A10.000 Annuities - Other  
**Product Name:** Maximum Premiums Endorsement  
**Project Name/Number:** Maximum Premiums Endorsement/NL ACT 290

## Filing at a Glance

Company: National Life Insurance Company  
Product Name: Maximum Premiums Endorsement  
State: Arkansas  
TOI: A10 Annuities - Other  
Sub-TOI: A10.000 Annuities - Other  
Filing Type: Form  
Date Submitted: 01/02/2013  
SERFF Tr Num: NALF-128801963  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: 20161(1212)  
Implementation: On Approval  
Date Requested:  
Author(s): Junan Boldrey  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 01/09/2013  
Disposition Status: Approved-Closed  
Implementation Date:  
State Filing Description:

**State:** Arkansas **Filing Company:** National Life Insurance Company  
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## General Information

Project Name: Maximum Premiums Endorsement	Status of Filing in Domicile: Pending
Project Number: NL ACT 290	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: 01/09/2013
	State Status Changed: 01/09/2013
Deemer Date:	Created By: Junan Boldrey
Submitted By: Junan Boldrey	Corresponding Filing Tracking Number: 20161(1212)

**Filing Description:**  
 Maximum Premiums Endorsement Form 20161(1212)

Submission: Submitted for your review is a copy of the above referenced form. This is a new form, and it has not been previously submitted to your department.

Readability Statistics: When scored separately the Maximum Premiums Endorsement has a readability score lower than required, however, when scored with one of our annuity policy forms, the endorsement scores over 50.0 on the Flesch Readability Test.

Description: The form is an endorsement that defines the contractual maximum premium limits for the policy, contract, or certificate to which the endorsement is attached.

Statement of Variability. A Statement of Variability disclosing the form's elements that are bracketed is enclosed.

Previously Approved Forms. We may use this endorsement with the annuity form in the table below. The endorsement will be used for new issues only.

Description	Form Number	Approval Date	Filing ID
Flexible Premium Deferred Annuity	8818(0410)	11/19/2009	NALF-126385141

## Company and Contact

### Filing Contact Information

Junan Boldrey, Manager, Policy Filings, [jboldrey@nationallife.com](mailto:jboldrey@nationallife.com)  
 Retirement Division  
 15455 North Dallas Parkway 800-543-3794 [Phone] 9316 [Ext]  
 Suite 800 214-638-9196 [FAX]  
 Addison, TX 75001

### Filing Company Information

National Life Insurance Company	CoCode: 66680	State of Domicile: Vermont
One National Life Drive	Group Code: 634	Company Type:
Montpelier, VT 05604	Group Name:	State ID Number:
(802) 229-3333 ext. [Phone]	FEIN Number: 03-0144090	

**State:** Arkansas **Filing Company:** National Life Insurance Company  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: Vermont filing fee is \$50.00 per filing.  
 Per Company: No

Company	Amount	Date Processed	Transaction #
National Life Insurance Company	\$50.00	01/02/2013	66188151

SERFF Tracking #: NALF-128801963 State Tracking #: Company Tracking #: 20161(1212)

State: Arkansas Filing Company: National Life Insurance Company  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/09/2013	01/09/2013

SERFF Tracking #:

NALF-128801963

State Tracking #:

Company Tracking #:

20161(1212)

State:

Arkansas

Filing Company:

National Life Insurance Company

TOI/Sub-TOI:

A10 Annuities - Other/A10.000 Annuities - Other

Product Name:

Maximum Premiums Endorsement

Project Name/Number:

Maximum Premiums Endorsement/NL ACT 290

## Disposition

Disposition Date: 01/09/2013

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
Supporting Document	Statement of Variability		Yes
Supporting Document	Designated Representative Letter		Yes
Form	Maximum Premiums Endorsement		Yes

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**Product Name:** Maximum Premiums Endorsement  
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**Filing Company:** National Life Insurance Company

## Form Schedule

Lead Form Number: 20161(1212)								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Maximum Premiums Endorsement	20161(1212)	POLA	Initial		20.200	20161(1212).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

# Maximum Premiums Endorsement

National Life Insurance Company • [Montpelier, Vermont 05604]  
[www.NationalLifeGroup.com • Customer Relations 800-732-8939]

The annuity policy, contract, or certificate under a group annuity policy (collectively, the “Policy”) to which this Endorsement is attached is amended as specified below.

- If the Policy contains a provision that limits the maximum cumulative premiums or the maximum annual premiums that can be paid into the Policy of more than the Premium Limits indicated below, then the limitation(s) is(are) stricken and the provision below is added in its place.
- If the Policy to which this Endorsement is attached contains no provision that limits the maximum cumulative premiums or the maximum annual premiums that can be paid into the Policy, then the following provision is added to the Policy.

## Maximum Premiums

No premium of any kind, whether direct, transfer, exchange, rollover, or other, may be paid to the Policy that would

- increase the cumulative amount of premiums that have been paid in the Policy to more than the Cumulative Premium Limit shown below, or
- increase the annual premiums paid in the Policy in any given Policy Year to more than the Annual Premium Limit shown below,

unless We agree otherwise.

Cumulative Premium Limit:           [\$250,000]  
Annual Premium Limit:               [\$25,000]

Signed for National Life Insurance Company by

  
Secretary

**SERFF Tracking #:**

NALF-128801963

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

20161(1212)

**State:**

Arkansas

**Filing Company:**

National Life Insurance Company

**TOI/Sub-TOI:**

A10 Annuities - Other/A10.000 Annuities - Other

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Flesch Certification		
Comments:	When scored separately the Maximum Premiums Endorsement has a readability score lower than required, however, when scored with one of our annuity policy forms, the endorsement scores over 50.0 on the Flesch Readability Test.		

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
20161(1212) SOV.pdf			

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Designated Representative Letter		
Comments:			
Attachment(s):			
2013 Designated Representatives.pdf			

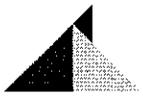
## **20161(1212) - Statement of Variability**

Variables for the website address, phone number, and company city and zip code – these items are subject to change.

Variables for the officer title and signature – signature of the officer currently holding that title. In the event the title of an officer signing the policy form changes, any new title utilized will be the title of an officer of the company.

Variables for the Cumulative Premium Limit - \$10,000 – 10,000,000

Variables for the Annual Premium Limit - \$10,000 – 1,000,000



National Life Group®

January 2, 2013

To Whom It May Concern:

This letter is to authorize the following Life Insurance Company of the Southwest employees as Designated Representatives of National Life Insurance Company to author documents, submit and respond to product filings on its behalf:

Daniel R. Adams, ASA, MAAA  
Assistant Actuary – Product Development of Life Insurance Company of the Southwest  
dadams@nationallifegroup.com  
(214)638-9200

Michelle R. Beilharz, ASA, MAAA  
Assistant Actuary – Product Development of Life Insurance Company of the Southwest  
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Geoff Bird, FSA, MAAA  
Vice President – Product Development of Life Insurance Company of the Southwest  
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Junan Boldrey  
Manager, Policy Filing – Product Development of Life Insurance Company of the Southwest  
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Michael C. Ward, FSA, MAAA  
Vice President –Product Development of Life Insurance Company of the Southwest  
mward@nationallifegroup.com  
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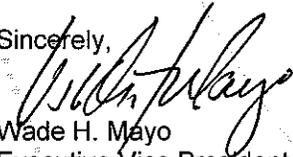
Neil Ward  
Actuarial Analyst II - Product Development of Life Insurance Company of the Southwest  
nward@nationallifegroup.com  
(214)638-9323

The Designated Representatives may be contacted at their email addresses and direct phone numbers listed above or by mail, toll-free telephone, or fax as follows:

Life Insurance Company of the Southwest  
15455 N. Dallas Parkway, Ste. 800  
Addison, TX 75001  
Phone: (800)543-3794  
Fax: (214)638-9196

National Life Insurance Company thanks you for your consideration in this matter.

Sincerely,

  
Wade H. Mayo  
Executive Vice President  
National Life Insurance Company

National Life Group® (NLGroup) is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Dallas, TX and their affiliates. Each company of NLGroup is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in New York and does not conduct insurance business in New York.

P: 214-638-9207 | F: 214-638-9140 | wmayo@nationallifegroup.com  
15455 Dallas Parkway, Suite 800, Addison, Texas 75001 | www.nationallifegroup.com

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