

State: Arkansas **Filing Company:** Life Insurance Company of the Southwest
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: LSW ABR Informational
Project Name/Number: LSW ABR Informational/LSW ABR

Filing at a Glance

Company: Life Insurance Company of the Southwest
Product Name: LSW ABR Informational
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 01/15/2013
SERFF Tr Num: NALF-128847789
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: 8095 ABR2

Implementation: 04/08/2013
Date Requested:
Author(s): Susan Carey, Michelle Goodwin, Susan Sawyer, Jessica Zelich
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/18/2013
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: LSW ABR Informational
Project Name/Number: LSW ABR Informational/LSW ABR

Filing Company: Life Insurance Company of the Southwest

General Information

Project Name: LSW ABR Informational
Project Number: LSW ABR
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 01/18/2013
State Status Changed: 01/18/2013
Created By: Susan Sawyer
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Susan Sawyer

Filing Description:
Life Insurance Company of the Southwest
NAIC No. 0634-65528

This filing is being made as an informational filing. It is our plan to implement the mortality table described within this filing on April 8, 2013, barring any disapproval from your Department prior to that date.

This filing describes a change in the mortality assumption used for our Accelerated Benefits Rider 2 (Chronic Illness), form number 8095AR(0399) approved on 04/04/00. A new mortality table has been established for use in the calculation of the Accelerated Benefits Amount for this rider. The new mortality table varies by smoking status, gender, and attained age and is displayed in the Appendix to the Actuarial Memorandum. This change will affect all previously approved products in our portfolio.

The Accelerated Benefits Amount is calculated as the present value of the applicable death benefit plus an adjustment for future dividends, if applicable, less an adjustment for future premiums and less an administrative fee, if the fee is applicable.

This mortality assumption change will be used with all of the life insurance products in our portfolio which utilize this rider. It will apply to all new issues of policies that have the Accelerated Benefits Rider issued with them, as well as all in force policies when the Accelerated Benefits Rider is added after issue.

A similar filing has been made to our subsidiary company National Life Insurance Company.

Company and Contact

Filing Contact Information

Susan Sawyer, Policy Forms Business Analyst
SSawyer@NationalLife.com
One National Life Drive
Montpelier, VT 05604
802-229-7387 [Phone]

State: Arkansas

Filing Company: Life Insurance Company of the Southwest

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: LSW ABR Informational

Project Name/Number: LSW ABR Informational/LSW ABR

Filing Company Information

Life Insurance Company of the Southwest
 15455 Dallas Parkway
 Suite 800
 Addison, TX 75001
 (214) 638-9316 ext. [Phone]

CoCode: 65528
 Group Code: 634
 Group Name: National Life Group
 FEIN Number: 75-0953004

State of Domicile: Texas
 Company Type:
 State ID Number: 1117

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: TX charges \$50 for informational filings.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Life Insurance Company of the Southwest	\$50.00	01/15/2013	66541845

SERFF Tracking #:

NALF-128847789

State Tracking #:

Company Tracking #:

8095 ABR2

State:

Arkansas

Filing Company:

Life Insurance Company of the Southwest

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

LSW ABR Informational

Project Name/Number:

LSW ABR Informational/LSW ABR

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/18/2013	01/18/2013

SERFF Tracking #:

NALF-128847789

State Tracking #:

Company Tracking #:

8095 ABR2

State:

Arkansas

Filing Company:

Life Insurance Company of the Southwest

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

LSW ABR Informational

Project Name/Number:

LSW ABR Informational/LSW ABR

Disposition

Disposition Date: 01/18/2013

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	Actuarial Memorandum		No
Supporting Document	Authorization Letter		Yes

SERFF Tracking #:

NALF-128847789

State Tracking #:

Company Tracking #:

8095 ABR2

State:

Arkansas

Filing Company:

Life Insurance Company of the Southwest

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

LSW ABR Informational

Project Name/Number:

LSW ABR Informational/LSW ABR

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter		
Comments:	Attached.		
Attachment(s):			
Sawyer Third Party Authorization Letter 2013.pdf			



National Life Insurance Company®
Life Insurance Company of the Southwest™

Wade H. Mayo

January 2, 2013

To Whom It May Concern:

This letter is to authorize **Susan Sawyer**, Policy Forms Analyst, of National Life Insurance Company, Montpelier, Vermont, as a **Designated Representative** of Life Insurance Company of the Southwest to submit product filings on their behalf.

All questions and comments regarding this filing should first be addressed to Mrs. Sawyer. I stand ready, however, to answer for Life Insurance Company of the Southwest directly should that need arise.

Mrs. Sawyer may be contacted at:

National Life Insurance Company
One National Life Drive
Montpelier, Vermont 05604
Phone: 802-229-7387
Fax: 802-229-3743

Life Insurance Company of the Southwest thanks you for your consideration in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Wade H. Mayo".

Wade H. Mayo
President & Chief Executive Officer
Life Insurance Company of the Southwest

National Life Group (NLGroup) is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, 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.