

SERFF Tracking Number: HRCN-125694895 State: Arkansas
Filing Company: Horace Mann Life Insurance Company State Tracking Number: 40630
Company Tracking Number: AR GL-LMGK2X ET AL
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
Product Name: Group Life Conversion Privilege
Project Name/Number: Group Life Conversion Privilege/

Filing at a Glance

Company: Horace Mann Life Insurance Company

Product Name: Group Life Conversion Privilege SERFF Tr Num: HRCN-125694895 State: ArkansasLH

TOI: L04G Group Life - Term

SERFF Status: Closed

State Tr Num: 40630

Sub-TOI: L04G.500 Other

Co Tr Num: AR GL-LMGK2X ET AL State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Dorothy Ruppert

Disposition Date: 10/29/2008

Date Submitted: 10/21/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Group Life Conversion Privilege

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: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer, Association

Filing Status Changed: 10/29/2008

State Status Changed: 10/29/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

GC-LMGK2X Conversion Privilege (used with group term policy)

GC-LCG53X Continuation of insurance (Continued)/Termination of insurance/Conversion Privilege (used with group term certificate)

The above listed forms are being submitted for your review and approval. They are new forms and do not replace any forms previously approved in your state.

No part of this filing contains any unusual or controversial items from normal company or industry standards.

<i>SERFF Tracking Number:</i>	<i>HRCN-125694895</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Horace Mann Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40630</i>
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These forms will be used with our previously approved group term life product, form GC-LMGA0X et al multi-page series originally approved by your department September 29, 1981. They have been completed with variable material enclosed in brackets.

STATEMENT OF VARIABILITY

Section II – The number of years insured and the dollar amount limit is variable to allow us to change those fields without submitting new filings, as requirements are changed in your state.

In the Termination of Insurance provision of the certificate, 5. is variable to allow the employer flexibility in customizing this section to meet their needs.

Company and Contact

Filing Contact Information

Dorothy Ruppert,	rupperd1@horacemann.com
1 Horace Mann Plaza	(217) 788-5303 [Phone]
Springfield, IL 62715-0001	(217) 535-7197[FAX]

Filing Company Information

Horace Mann Life Insurance Company	CoCode: 64513	State of Domicile: Illinois
1 Horace Mann Plaza	Group Code:	Company Type: Life,
		Accident/Health, Annuity, Credit
Springfield, IL 62715-0001	Group Name:	State ID Number:
(217) 789-2500 ext. [Phone]	FEIN Number: 37-0726637	

Filing Fees

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

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Horace Mann Life Insurance Company	\$0.00	10/21/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
7700222875	\$50.00	08/22/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/29/2008	10/29/2008

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Disposition

Disposition Date: 10/29/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Form	Conversion Privilege		Yes
Form	Conversion Privilege		Yes

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Form Schedule

Lead Form Number: GC-LMGK2X

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GC-LMGK2X	Policy/Cont	Conversion Privilege Initial	Initial		55	GC-LMGK2X_10-5.pdf
	GC-LCG53X	Certificate	Conversion Privilege Initial	Initial		51	GC-LCG53X_10-5.pdf

CONVERSION PRIVILEGE

If the Insured has assigned all of his ownership rights absolutely to an assignee, then, the assignee (instead of the Insured) is entitled to exercise the conversion privilege.

- I. If insurance, or any portion of it, stops because of termination of employment or of membership in a class eligible or a reduction in the benefit amount, the Insured may convert if:
 - 1) he makes written application within 31 days of the date of termination or reduction; and
 - 2) the first premium is paid to us in that time.

No evidence of insurability will be required. The policy will not have any disability or other supplementary benefits. The converted policy will be an individual permanent life policy. There will always be available at least one permanent policy to which a conversion will be permitted. The amount cannot be more than the amount of life insurance which ceases, minus any new group coverage for which the Insured becomes eligible within 31 days. The rate will be our customary rate. The rate and policy will be based on the form, the amount, the Insured's class of risk and his age at the time the individual policy becomes effective.

- II. If insurance stops because this Policy terminates or because this Policy is changed so that a class of Insureds is terminated, the Insured can convert; however, he must have been insured for at least [five] years under this Policy. Conversion is subject to the same rules outlined above, except the amount will not exceed the smaller of:
 - 1) the amount of insurance ceasing, less the amount he is or becomes eligible for under any group policy issued within 31 days of the date this insurance stops; and
 - 2) [ten] thousand dollars.
- III. If an Insured dies during the time that he can have a conversion plan but before such plan becomes effective, an amount of life insurance shall be payable. The amount shall be that which he would have been entitled to have issued to him under the conversion plan. The amount shall be payable as a claim under this Policy; and application or premium payment on the conversion plan need not have been made.

This conversion privilege is in lieu of all other benefits under this Policy. The effective date of this conversion plan will be the thirty-second day after the date that premiums were paid to under this Policy.

The Insured shall be given notice of his conversion right at least fifteen days before the end of the time in which he has to apply for the conversion policy. If he is not given this notice, he has an additional period of time to exercise his right. This period ends fifteen days after the date the Insured is given notice; and it will not go past sixty days after the original thirty-one day period. (In Utah, sixty days is changed to ninety days.) Notice shall mean written notice that is:

- 1) given to the Insured; or
- 2) mailed to the Insured.

Notice may be mailed by the Policyholder or by us to the Insured's last known address. In no event, however, will the Insured's insurance under this Policy be continued beyond the original thirty-one day period.

CONTINUATION OF INSURANCE (Continued)

If insurance is being continued under this section of the Policy, it shall be in lieu of all other life insurance benefits provided by the Policy.

Insurance will not be continued under this section if the disability is the result of:

1. any intentionally self-inflicted injury or sickness;
2. war or an act of war, whether declared or not;
3. riot, insurrection, or participation in such;
4. air travel or any sort of air or flying operations or activities, except as a fare-paying passenger. If a person pays a fare, the aircraft must be operated by a concern licensed to carry passengers for hire.

If you cease to be disabled, Continuation of Insurance stops also. If you are again in a class eligible for insurance under the Policy, premium will again be required. If you do not return to an eligible class for insurance, your insurance continues to the date that premium has been waived and then it stops. This applies if you fail to give us proof of continuation of permanent total disability, too. In the event your insurance does stop, you can convert as outlined in the Conversion Privilege section.

TERMINATION OF INSURANCE

You will cease to be insured on the earliest date shown below:

1. the date the Policy terminates;
2. the date the Policy terminates a class of persons of which you are a member;
3. the date of expiration of the last period for which premium payment has been made to us;
4. the date you cease to be a member of a class of employees eligible for this insurance;
5. the first premium due date on or after the date you cease employment with the Employer. Any time you are not actively working for the Employer, you will be considered to have ceased employment, except in these instances:
 - a. if you are on an approved leave of absence or Sabbatical Leave, we consider you still employed for up to 1 year;
 - b. if you are sick or injured, you will be considered employed until the Employer formally terminates you from employment;
 - c. if you are temporarily laid off, you shall be considered employed until you are formally terminated by the Employer or until the end of the period for which premium has been paid.

If you are insured under the Continuation of Insurance section, this termination of insurance provision does not apply.

CONVERSION PRIVILEGE

If you have assigned all of your ownership rights absolutely to an assignee, then the assignee (instead of you) is entitled to exercise the conversion privilege on your life.

- I. If insurance, or any portion of it, stops because of termination of employment or of membership in a class eligible or a reduction in the benefit amount, you may convert if:
 - a. you make written application within 31 days of the date of termination or reduction; and
 - b. the first premium is paid to us in that time.

No evidence of insurability will be required. The policy will not have any disability or other supplementary benefits. The converted policy will be an individual permanent life policy. There will always be available at least one permanent policy to which a conversion will be permitted. The amount cannot be more than the amount of life insurance which ceases, minus any new group coverage for which you become eligible within 31 days. The rate will be our customary rate. The rate and policy will be based on the form, the amount, your class of risk and your age at the time the individual policy becomes effective.

- II. If insurance stops because the Policy terminates or because the Policy is changed so that a class of persons is terminated, you can convert; however, you must have been insured for at least [five] years under the Policy. Conversion is subject to the same rules outlined above, except the amount will not exceed the smaller of:
 - a. the amount of insurance ceasing, less the amount you are or could become eligible for under any group policy issued within 31 days of the date this insurance stops; or
 - b. [ten] thousand dollars.

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

06/13/2008

Comments:

Attachment:

Arkansas Certification of Compliance (000017).pdf

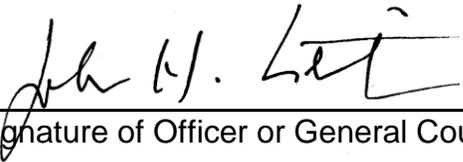
STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

CARRIER Horace Mann Life Insurance Company

FORM TITLE(S) Conversion Privilege

FORM NUMBER(S) GC-LMGK2X; GC-LCG53X

I hereby certify that to the best of my knowledge and belief the above form submission complies with the laws, rules and regulations of the State of Arkansas.


Signature of Officer or General Counsel

John Leitermann, ASA, MAAA
Name

Vice President
Title and/or Business Affiliation

9/16/08
Date