

SERFF Tracking Number: SKML-125593654 State: Arkansas
Filing Company: New England Life Insurance Company State Tracking Number: 38601
Company Tracking Number: EEA 2001 CSO IMPLEMENTATION
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: EEA
Project Name/Number: 2001 CSO Revision/EEA 2001 CSO Implementation

Filing at a Glance

Company: New England Life Insurance Company

Product Name: EEA SERFF Tr Num: SKML-125593654 State: ArkansasLH
TOI: L06I Individual Life - Variable SERFF Status: Closed State Tr Num: 38601
Sub-TOI: L06I.002 Single Life - Flexible Co Tr Num: EEA 2001 CSO State Status: Filed-Closed
Premium IMPLEMENTATION
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: Alvah Shelton Disposition Date: 05/06/2008
Date Submitted: 04/04/2008 Disposition Status: Accepted For
Informational Purposes
Implementation Date: Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: 2001 CSO Revision Status of Filing in Domicile: Pending
Project Number: EEA 2001 CSO Implementation Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 05/06/2008 Deemer Date:
State Status Changed: 05/06/2008
Corresponding Filing Tracking Number: EEA 2001 CSO Implementation
Filing Description:
Form #NEV-14 Flexible Premium Adjustable Life Insurance Policy
Form #NEL-44-1 Adjustable Term Rider Schedule Page

Because of the change in Mortality Basis, we submitted updated information for the above captioned Flexible Premium Adjustable Life Insurance Policy and Adjustable Term Rider. This 2001 CSO update filing was approved by your department on 2/12/08 under Tracking Number 38018. We requested the effective date of this change be 01/01/2009.

SERFF Tracking Number: SKML-125593654 State: Arkansas
 Filing Company: New England Life Insurance Company State Tracking Number: 38601
 Company Tracking Number: EEA 2001 CSO IMPLEMENTATION
 TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
 Product Name: EEA
 Project Name/Number: 2001 CSO Revision/EEA 2001 CSO Implementation

This informational filing is being made to notify the Department of our intent to implement the 2001 updated rating during the later half of 2008, but no later than 01/01/2009.

Thank you in advance for your attention to this matter. We look forward to your favorable response.

Company and Contact

Filing Contact Information

(This filing was made by a third party - sandrakmeltzerandassociates)

Alvah Shelton, Policy Analyst alvah@skminc.com
 1750 Century Circle (404) 633-5353 [Phone]
 Atlanta, GA 30345 (404) 633-6301[FAX]

Filing Company Information

New England Life Insurance Company CoCode: 91626 State of Domicile: Massachusetts
 501 Boylston Street Group Code: 241 Company Type: Life and Health
 Boston, MA 02116 Group Name: State ID Number:
 (212) 578-0505 ext. [Phone] FEIN Number: 04-2708937

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New England Life Insurance Company	\$0.00	04/04/2008	

SERFF Tracking Number: SKML-125593654 State: Arkansas
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TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
Product Name: EEA
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	05/06/2008	05/06/2008

SERFF Tracking Number: SKML-125593654 *State:* Arkansas
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Disposition

Disposition Date: 05/06/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SKML-125593654 *State:* Arkansas
Filing Company: New England Life Insurance Company *State Tracking Number:* 38601
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization Letter		Yes

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Product Name: EEA
Project Name/Number: 2001 CSO Revision/EEA 2001 CSO Implementation

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: SKML-125593654 State: Arkansas
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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 04/03/2008

Comments:

Attachment:

AR CERT OF COMP reg 19.pdf

Review Status:

Bypassed -Name: Application 04/03/2008

Bypass Reason: This requirement does not apply to this submission. This filing is submitted to request a change in the implementation date requested in the aforementioned filing.

Comments:

Review Status:

Bypassed -Name: Life & Annuity - Actuarial Memo 04/03/2008

Bypass Reason: No actuarial information is included in this filing as it is an informational filing to notify the department of our intent to implement the change in rating during the later half of 2008, but no later than 01/01/2009.

Comments:

Review Status:

Satisfied -Name: Authorization Letter 04/04/2008

Comments:

Attachment:

NEF AUTHORIZ LTR.pdf

CERTIFICATION OF COMPLIANCE

RE: New England Life Insurance Company

This is to certify that the form(s) referenced below is/are in compliance with the Unfair Sex Discrimination Rule pursuant to Regulation 19.

Form(s)

NEV-14 (2001CSO)	Variable Life Insurance Policy Insert Page 9
NEV-14 Policy Schedule	Variable Life Insurance Revised Policy Schedule
NEL-44-1	Adjustable Term Insurance Revised Rider Schedule Page 4



Signature

Karen A. Johnson, FLMI, AIRC, ACS - Vice President

Name & Title

1/27/08

Date



New England Life Insurance Company
501 Boylston Street
Boston, MA 02116

Karen A. Johnson
Second Vice President

January 10, 2008

RE: Flexible Premium Adjustable Life Insurance Policy, NEV-14 (and its state variations)
Revised Policy Page and Schedule Pages – 2001 CSO

Dear State Regulator:

On behalf of New England Life Insurance Company, I hereby authorize:

Sandra K. Meltzer & Associates, Inc.
1925 Century Boulevard, Suite 1
Atlanta, Georgia 30345

to carry out the filing of the above reference forms to reflect the use of the 2001 CSO Mortality Table in your state.

Sincerely,

A handwritten signature in black ink that reads "Karen Johnson".

Karen A. Johnson