

SERFF Tracking Number: UNAM-125645633 State: Arkansas
Filing Company: Pennsylvania Life Insurance Company State Tracking Number: 38999
Company Tracking Number: PL SED 5/08
TOI: H111 Individual Health - Disability Income Sub-TOI: H111.004 Other
Product Name: PL SED
Project Name/Number: /

Filing at a Glance

Company: Pennsylvania Life Insurance Company

Product Name: PL SED

SERFF Tr Num: UNAM-125645633 State: ArkansasLH

TOI: H111 Individual Health - Disability Income

SERFF Status: Closed

State Tr Num: 38999

Sub-TOI: H111.004 Other

Co Tr Num: PL SED 5/08

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Rosalind Minor

Author: Mary Reichert

Disposition Date: 05/15/2008

Date Submitted: 05/13/2008

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: We are not required to file this form in our domicile state of Pennsylvania.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/15/2008

State Status Changed: 05/15/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This disability income insurance brochure is new and has not been reviewed in your state.

We consider this brochure to be an invitation to contract since it includes specific disability income benefit amounts.

The brochure will be used by our licensed agents to inspire interest in our disability income policy, form number P-1900.

This policy has already been approved in your state.

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We are not required to file this form in our domicile state of Pennsylvania.

Company and Contact

Filing Contact Information

Mary Reichert, mreichert@uafo.com
 P.O. Box 958465 (407) 628-1776 [Phone]
 Lake Mary, FL 32795-8465

Filing Company Information

Pennsylvania Life Insurance Company CoCode: 67660 State of Domicile: Pennsylvania
 1001 Heathrow Park Lane Group Code: 953 Company Type:
 Suite 5001
 Lake Mary, FL 32746 Group Name: State ID Number:
 (407) 995-8000 ext. [Phone] FEIN Number: 23-1305366

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: Domicile state (Pennsylvania) does not charge a filing fee. We are paying Arkansas' filing fee of \$25 per form for advertising.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pennsylvania Life Insurance Company	\$25.00	05/13/2008	20296264

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	05/15/2008	05/15/2008

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Disposition

Disposition Date: 05/15/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Supporting Document	Health - Actuarial Justification	Filed-Closed	Yes
Supporting Document	Outline of Coverage	Filed-Closed	Yes
Form	Advertising Brochure	Filed-Closed	Yes

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Form Schedule

Lead Form Number: PL SED 5/08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	PL SED 5/08	Advertising	Advertising Brochure	Initial			PL SED BRO 5-08.pdf



PENNSYLVANIA
LIFE INSURANCE CO.

Self-Employed?



What happens if you are suddenly unable to work due to injury?

Your income would either be reduced or eliminated!

SENIOR
Solutions[®]



How Can PennLife Help?

We have been in business for over 100 years because we are an insurance company who has never lost sight of why we are in business... to provide our customers with the insurance coverage they need, when they need it most.

When disability prevents you from earning an income, you can continue to remain financially stable with an insurance plan to help meet your monthly obligations.

Should your physician advise hospitalization or surgery, you can have the confidence that your insurance plan will help you meet your expenses.



You may choose at least three (3) riders to be a part of your Disability Income (DI) policy. These riders are issued after your application has been accepted and the first premium payment has been made.

Benefit Options Available*

■ Accident Total Disability

Accident Total Disability benefit is paid to you each month while you are totally disabled due to an injury, beginning when the elimination period (if any) ends, and ending with the maximum benefit period allowed. Total Disability must begin within 30 days of the accident and you must be under the regular and personal care of a physician.

■ Accident Surgical Benefit

Accident Surgical Benefit is payable to you for surgery as a result of an injury. A physician must perform the surgery while you are a resident patient in a hospital. If surgery is performed on an outpatient basis, one half of the surgical benefit is payable. The covered surgical procedures are listed in the surgical schedule section. If two or more surgical procedures are performed, the benefit will be paid for the most expensive of the procedures performed.

■ Accident Hospital Benefit

Accident Hospital Benefit is paid to you for as long as you are hospitalized as the result of injury. A physician must recommend hospital confinement.

■ Accidental Death Benefit

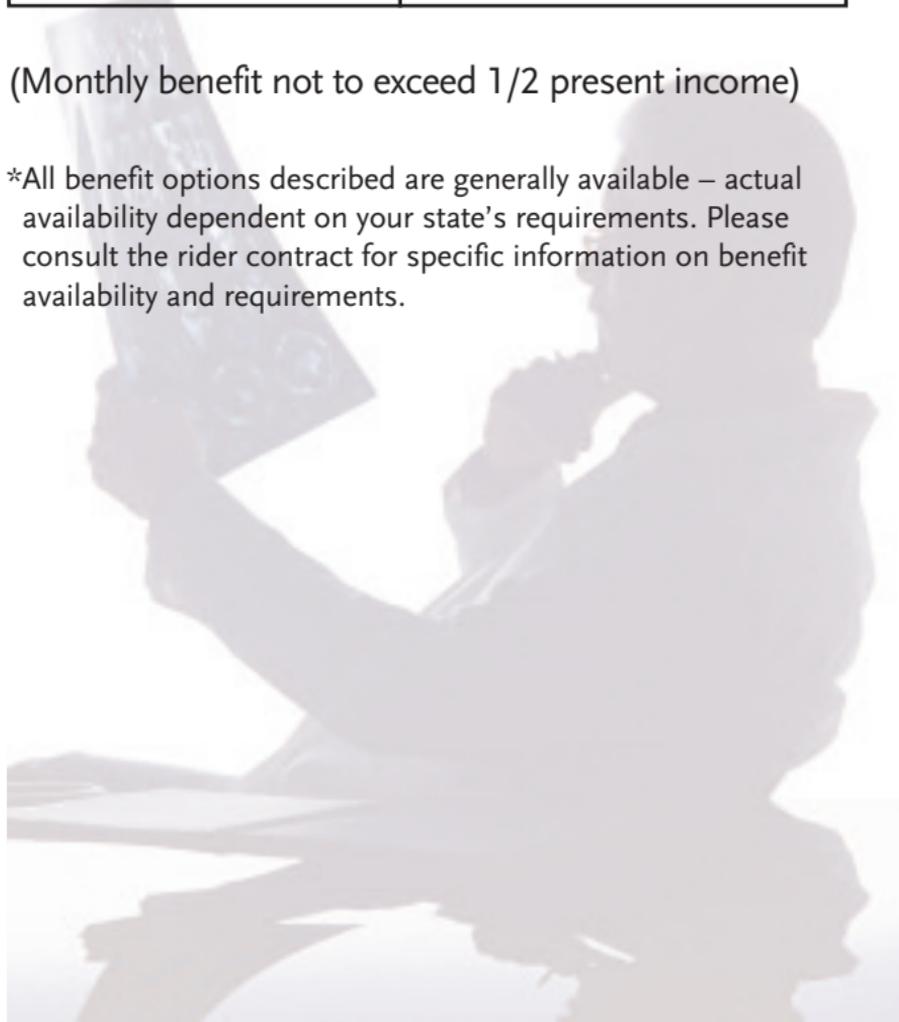
Accidental Death Benefit is paid in one lump sum to your beneficiary if you should die as a result of an injury within 90 days of an accident.

Monthly Disability Benefits

Present Income	Disability Income Benefit
\$5,000 per month	\$2,500 per month
\$4,000 per month	\$2,000 per month
\$3,600 per month	\$1,800 per month
\$3,000 per month	\$1,500 per month
\$2,400 per month	\$1,200 per month
\$2,000 per month	\$1,000 per month
\$1,600 per month	\$800 per month
\$1,200 per month	\$600 per month
\$800 per month	\$400 per month
\$400 per month	\$200 per month

(Monthly benefit not to exceed 1/2 present income)

*All benefit options described are generally available – actual availability dependent on your state's requirements. Please consult the rider contract for specific information on benefit availability and requirements.



Your Most Valuable Asset

- If you are totally disabled, your income either stops or decreases.
- Bills keep coming and responsibilities mount, regardless of your physical condition.

Our Personal Compensation plan is designed to offer financial security by providing benefits for lost income.

Did You Know?

- 3.7 million Americans are subjected to disabling injuries on the job each year.¹
- Over 40% of workplace fatalities are due to motor vehicle crashes.²
- Work injuries and work fatalities amount to \$652.1 billion in 2006.

1, 2, 3 Report on Injuries In America, 2008, National Safety Council



WHY PENNSYLVANIA LIFE?

Pennsylvania Life Insurance Company offers a comprehensive portfolio of Senior Solutions[®] products to America's seniors and self-employed, including supplemental health insurance, life insurance and asset accumulation products. We are dedicated to helping America's seniors protect themselves and their families with products that offer flexibility and value, and are backed by exceptional service. Our insurance professionals have built their success on a commitment to integrity, principles and high ideals.

Founded in 1890, Pennsylvania Life is part of the Universal American Corp. family of companies.

Policy and Rider Series P-1900



**PENNSYLVANIA
LIFE INSURANCE CO.**

P.O. Box 13667
Pensacola, FL 32591
1-87-PENN-LIFE (1-877-366-5433)
www.pennlife.com

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Rate Information

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Supporting Document Schedules

Bypassed -Name:	Certification/Notice	Review Status:	
Bypass Reason:	This is an advertising brochure, not a contract form.	Filed-Closed	05/15/2008
Comments:			

Bypassed -Name:	Application	Review Status:	
Bypass Reason:	This is an advertising brochure.	Filed-Closed	05/15/2008
Comments:			

Bypassed -Name:	Health - Actuarial Justification	Review Status:	
Bypass Reason:	This is an advertising brochure.	Filed-Closed	05/15/2008
Comments:			

Bypassed -Name:	Outline of Coverage	Review Status:	
Bypass Reason:	This is an advertising brochure.	Filed-Closed	05/15/2008
Comments:			