

SERFF Tracking Number: UNNC-125607916 State: Arkansas
Filing Company: Acacia Life Insurance Company State Tracking Number: 38846
Company Tracking Number: KCE01
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: KCE01 - Conversion Endorsement
Project Name/Number: KCE01 - Conversion Endorsement/KCE01

Filing at a Glance

Company: Acacia Life Insurance Company

Product Name: KCE01 - Conversion

Endorsement

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: UNNC-125607916 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: KCE01

Co Status:

Authors: Bobbie Cramer, Joanne
Friend

Date Submitted: 05/02/2008

State Tr Num: 38846

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 05/05/2008

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: KCE01 - Conversion Endorsement

Project Number: KCE01

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/05/2008

State Status Changed: 05/05/2008

Corresponding Filing Tracking Number:

Filing Description:

Submission Form Identification: KCE01 – Conversion Endorsement

Designation of Form as Individual or Group Market: Individual

General Description of Submission: This endorsement changes the policy pursuant to a conversion or exchange of a policy or rider previously issued by us.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Enclosed for your review and approval is the above-referenced conversion endorsement. This is a new form and does

<i>SERFF Tracking Number:</i>	<i>UNNC-125607916</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Acacia Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38846</i>
<i>Company Tracking Number:</i>	<i>KCE01</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>KCE01 - Conversion Endorsement</i>		
<i>Project Name/Number:</i>	<i>KCE01 - Conversion Endorsement/KCE01</i>		

not replace any previously approved form. No part of this filing contains any unusual or possible controversial items from normal company or industry standards. The Flesch Score is 52.

The Conversion Endorsement, KCE01 is used on conversions and internal replacements for a new policy to state that the original policy dictates the suicide and incontestability period unless there is increased coverage. The suicide and incontestability provisions of the policy will be deemed to run from the date of issue of the converted or exchanged coverage for those amounts of insurance and benefits previously in force under the replaced coverage.

The enclosed form was submitted concurrently to the District of Columbia where we are domiciled. If you have any questions or comments regarding this filing, please refer them to me at 1-800-825-1551, extension 52339 or via e-mail at: jfriend@unioncentral.com. Thank you for your consideration of this submission. Be assured it is appreciated.

Company and Contact

Filing Contact Information

Joanne Friend, Supervisor, Contract Analysts	jfriend@unioncentral.com
1876 Waycross Road	(513) 595-2339 [Phone]
Cincinnati, OH 45240	(513) 595-2918[FAX]

Filing Company Information

Acacia Life Insurance Company	CoCode: 60038	State of Domicile: District of Columbia
7315 Wisconsin Avenue	Group Code: 943	Company Type: Stock
Bethesda, MD 20814	Group Name:	State ID Number:
(800) 825-1551 ext. [Phone]	FEIN Number: 53-0022880	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Acacia Life Insurance Company	\$20.00	05/02/2008	20071451

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/05/2008	05/05/2008

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Disposition

Disposition Date: 05/05/2008

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 Endorsement		Yes

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Form Schedule

Lead Form Number: KCE01

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	KCE01	Certificate	Conversion Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52	KCE01Std.pdf

Acacia Life Insurance Company

CONVERSION ENDORSEMENT

This policy is issued pursuant to a conversion or exchange of a policy or rider previously issued by *us*. Therefore, the suicide and incontestability provisions of this policy will be deemed to run from the date of issue of the converted or exchanged coverage for those amounts of insurance and benefits previously in force under the replaced coverage. For all else, the suicide and incontestability provisions will run from the date of issue of this policy.

ACACIA LIFE INSURANCE COMPANY

 **SPECIMEN**

Secretary

 **SPECIMEN**

President

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

04/14/2008

Comments:

The compliance certifications are attached.

Attachments:

UNIV READ CERT.pdf

AR reg 19.pdf

AR reg 49.pdf

Review Status:

Bypassed -Name: Application

04/14/2008

Bypass Reason: Not required.

Comments:

READABILITY CERTIFICATION

I, Elizabeth F. Martini, an officer of Acacia Life Insurance Company, hereby certify that the following form(s) has (have) the following readability score(s) as calculated by the Flesch Reading Ease Test and that this (these) form(s) meet(s) the reading ease requirements of the laws and regulations of your state.

<u>Form</u>	<u>Description</u>	<u>Readability Score</u>
KCE01	Conversion Endorsement	52*

*Indicates the flesch score when combined with the policy.



Elizabeth F. Martini
Vice President & Managing Attorney

April 16, 2008

CERTIFICATION
Arkansas

We hereby certify that we have reviewed Rule and Regulation 19 and that Acacia Life Insurance Company meets the provisions of said Rule and Regulation, as well as all applicable requirements of your Department regarding Unfair Sex Discrimination in the Sale of Insurance.



Elizabeth F. Martini
Vice President and Managing Attorney

May 2, 2008
Date

CERTIFICATION
Arkansas

We hereby certify that we have reviewed Arkansas Rule and Regulation 49 and that Acacia Life Insurance Company is in compliance regarding Life and Health Insurance Guaranty Association Notices.

We also certify that we have reviewed ACA 23-79-138 regarding the use of Complaint Notices and assure that Acacia Life Insurance Company is in compliance.



Elizabeth F. Martini
Vice President and Managing Attorney

May 2, 2008

Date

Reg. Section 6 DI: Method of Disclosure of Required Information

All information required to be disclosed by this rule shall be set out conspicuously and in close conjunction with the statements to which such information relates or under appropriate captions of such prominence that it shall not be minimized, rendered obscure or presented in an ambiguous fashion or intermingled with the context of the advertisements so as to be confusing or misleading.

Reg. Section 6 Life: Valuation

The minimum valuation standard for universal life insurance policies shall be the Commissioners Reserve Valuation Method