

<i>SERFF Tracking Number:</i>	<i>LBLI-125705919</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39488</i>
<i>Company Tracking Number:</i>	<i>ET-APP(05-08)</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Revised ExpressTerm Application</i>		
<i>Project Name/Number:</i>	/		

Filing at a Glance

Company: Liberty Life Insurance Company

Product Name: Revised ExpressTerm Application SERFF Tr Num: LBLI-125705919 State: ArkansasLH

TOI: L04I Individual Life - Term

SERFF Status: Closed

State Tr Num: 39488

Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Co Tr Num: ET-APP(05-08)

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Damon Amato

Disposition Date: 07/03/2008

Date Submitted: 07/01/2008

Disposition Status: Approved

Implementation Date Requested: 11/01/2008

Implementation Date:

State Filing Description:

General Information

Project Name:

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: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/03/2008

State Status Changed: 07/03/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are filing form ET-APP(05-08) as a revision of application ET-APP (09-05), which was approved by your department on 10-31-05. In order to expedite the review process, I have attached three copies:

- 1) A blank copy in final print form;
- 2) A John Doe version; and

SERFF Tracking Number: LBLI-125705919 State: Arkansas
 Filing Company: Liberty Life Insurance Company State Tracking Number: 39488
 Company Tracking Number: ET-APP(05-08)
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: Revised ExpressTerm Application
 Project Name/Number: /

3) A bracketed version with an explanation of brackets.

To the best of my knowledge and belief these forms comply with the statutory and regulatory requirements of your state. These forms contain no unusual or possible controversial items from the normal company or industry standards. If you have any questions or comments, please contact me.

Sincerely,

Damon Amato

Company and Contact

Filing Contact Information

Damon Amato, Compliance Analyst damon.amato@rbc.com
 2000 Wade Hampton Blvd (864) 609-4815 [Phone]
 Greenville, SC 29602 (864) 609-3484[FAX]

Filing Company Information

Liberty Life Insurance Company CoCode: 61492 State of Domicile: South Carolina
 2000 Wade Hampton Blvd Group Code: Company Type:
 Greenville, SC 29602 Group Name: State ID Number:
 (864) 609-4815 ext. [Phone] FEIN Number: 44-0188050

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation: \$20.00 x 1 application =\$20.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Life Insurance Company	\$20.00	07/01/2008	21189482

SERFF Tracking Number: LBLI-125705919 State: Arkansas
Filing Company: Liberty Life Insurance Company State Tracking Number: 39488
Company Tracking Number: ET-APP(05-08)
TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: Revised ExpressTerm Application
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	07/03/2008	07/03/2008

SERFF Tracking Number: LBLI-125705919

State: Arkansas

Filing Company: Liberty Life Insurance Company

State Tracking Number: 39488

Company Tracking Number: ET-APP(05-08)

TOI: L04I Individual Life - Term

Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Product Name: Revised ExpressTerm Application

Project Name/Number: /

Disposition

Disposition Date: 07/03/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *LBLI-125705919* State: *Arkansas*
 Filing Company: *Liberty Life Insurance Company* State Tracking Number: *39488*
 Company Tracking Number: *ET-APP(05-08)*
 TOI: *L04I Individual Life - Term* Sub-TOI: *L04I.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life*
 Product Name: *Revised ExpressTerm Application*
 Project Name/Number: */*

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	John Doe Version		Yes
Supporting Document	Bracketed Version		Yes
Form	ExpressTerm Application		Yes

SERFF Tracking Number: LBLI-125705919 State: Arkansas
 Filing Company: Liberty Life Insurance Company State Tracking Number: 39488
 Company Tracking Number: ET-APP(05-08)
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: Revised ExpressTerm Application
 Project Name/Number: /

Form Schedule

Lead Form Number: ET-APP(05-08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ET-APP(05-08)	Application/ExpressTerm Enrollment Form	Application	Initial		54	ET-APP(05-08).doc

SERFF Tracking Number: LBLI-125705919

State: Arkansas

Filing Company: Liberty Life Insurance Company

State Tracking Number: 39488

Company Tracking Number: ET-APP(05-08)

TOI: L04I Individual Life - Term

*Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life*

Product Name: Revised ExpressTerm Application

Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: LBLI-125705919

State: Arkansas

Filing Company: Liberty Life Insurance Company

State Tracking Number: 39488

Company Tracking Number: ET-APP(05-08)

TOI: L04I Individual Life - Term

Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Product Name: Revised ExpressTerm Application

Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

06/23/2008

Comments:

Attachment:

AR Certification of Compliance.pdf

Review Status:

Satisfied -Name: Application

06/23/2008

Comments:

Attachment:

ET-APP(05-08).doc

Review Status:

Satisfied -Name: John Doe Version

07/01/2008

Comments:

Attachment:

ET-APP(05-08)Doe.doc

Review Status:

Satisfied -Name: Bracketed Version

07/01/2008

Comments:

I have also attached an explanation of brackets.

Attachments:

ET-APP(05-08).doc

ET-APP-Explanation of Brackets.doc

CERTIFICATION OF COMPLIANCE

Form ET-APP(05-08) is compliance with rule and regulation 19 and 49, ACA 23-79-138, and Bulletin 11-88. We further certify that the form attains a Flesch score of 54.2.

A handwritten signature in cursive script, reading "Mark S. Wessel", is positioned above a solid horizontal line.

Mark S. Wessel
Compliance Officer

7/1/08
Date

SERFF Tracking Number: *LBLI-125705919* *State:* *Arkansas*
Filing Company: *Liberty Life Insurance Company* *State Tracking Number:* *39488*
Company Tracking Number: *ET-APP(05-08)*
TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.213 Specified Age or Duration -*
Fixed/Indeterminate Premium - Single Life

Product Name: *Revised ExpressTerm Application*
Project Name/Number: /

Attachment "ET-APP(05-08)Doe.doc" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: *LBLI-125705919* *State:* *Arkansas*
Filing Company: *Liberty Life Insurance Company* *State Tracking Number:* *39488*
Company Tracking Number: *ET-APP(05-08)*
TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.213 Specified Age or Duration -*
Fixed/Indeterminate Premium - Single Life

Product Name: *Revised ExpressTerm Application*
Project Name/Number: /

Attachment "ET-APP(05-08).doc" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: *LBLI-125705919* *State:* *Arkansas*
Filing Company: *Liberty Life Insurance Company* *State Tracking Number:* *39488*
Company Tracking Number: *ET-APP(05-08)*
TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.213 Specified Age or Duration -*
Fixed/Indeterminate Premium - Single Life

Product Name: *Revised ExpressTerm Application*
Project Name/Number: /

Attachment "ET-APP-Explanation of Brackets.doc" is not a PDF document and cannot be reproduced here.