

SERFF Tracking Number: TRST-125712751 State: Arkansas  
Filing Company: Trustmark Life Insurance Company State Tracking Number: 39460  
Company Tracking Number: 8.01143  
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO  
Product Name: SAF  
Project Name/Number: BFA FILING - SAF /8.01143

## Filing at a Glance

Company: Trustmark Life Insurance Company

Product Name: SAF

TOI: H16G Group Health - Major Medical

Sub-TOI: H16G.001A Any Size Group - PPO

Filing Type: Form

SERFF Tr Num: TRST-125712751

SERFF Status: Closed

Co Tr Num: 8.01143

Co Status:

Author: Charlotte Johnson

Date Submitted: 06/30/2008

State: ArkansasLH

State Tr Num: 39460

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 07/07/2008

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: BFA FILING - SAF

Project Number: 8.01143

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/07/2008

State Status Changed: 07/07/2008

Corresponding Filing Tracking Number:

Filing Description:

June 26, 2008

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Association

Deemer Date:

Rosalind Minor

Life and Health Division

Insurance Department

1200 West Third Street

Little Rock, AR 72201-1904

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*Project Name/Number:* BFA FILING - SAF /8.01143

RE: Bona Fide Association Submission for Society of American Florists.  
Trustmark Life Insurance Company  
FEIN# 36-3421358; NAIC# 276-62863

Our File Number: 8.01143

Dear Ms. Minor:

Pursuant to your correspondence of last year in response to our letter about bona fide associations, we are enclosing information on behalf of the Society of American Florists, an association, for your review and determination of "bona fide association" status.

The financial statement and list of member groups contained in this filing are confidential. Such documents should not be released, distributed or viewed by anyone other than the person assigned to review this filing. Once your review is complete, we respectfully request those documents be destroyed.

Should you require any additional information, please contact me at 800-666-6977, extension 34004 or at [cjohnson@trustmarkins.com](mailto:cjohnson@trustmarkins.com).

Sincerely,

Charlotte Johnson  
Senior Compliance Analyst  
Law Department

## Company and Contact

SERFF Tracking Number: TRST-125712751 State: Arkansas  
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**Filing Contact Information**

Charlotte Johnson, Senior Compliance Analyst cjohnson@trustmarkins.com  
 400 Field Drive (800) 666-6977 [Phone]  
 Lake Forest, IL 60045 (847) 615-3872[FAX]

**Filing Company Information**

Trustmark Life Insurance Company	CoCode: 62863	State of Domicile: Illinois
400 Field Drive	Group Code: 276	Company Type:
Lake Forest, IL 60045	Group Name:	State ID Number:
(800) 666-6977 ext. [Phone]	FEIN Number: 36-3421358	

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**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Trustmark Life Insurance Company	\$0.00	06/30/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
00167465	\$50.00	06/26/2008

SERFF Tracking Number: TRST-125712751 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/07/2008	07/07/2008

*SERFF Tracking Number:* TRST-125712751      *State:* Arkansas  
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*Project Name/Number:* BFA FILING - SAF /8.01143

## **Disposition**

Disposition Date: 07/07/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: TRST-125712751 State: Arkansas  
 Filing Company: Trustmark Life Insurance Company State Tracking Number: 39460  
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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	Bona Fide Association documents	Approved-Closed	No
<b>Supporting Document</b>	Bona Fide Association Brochures	Approved-Closed	Yes
<b>Supporting Document</b>	Cover letter	Approved-Closed	Yes

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## **Rate Information**

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>TRST-125712751</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Trustmark Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39460</i>
<i>Company Tracking Number:</i>	<i>8.01143</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.001A Any Size Group - PPO</i>
<i>Product Name:</i>	<i>SAF</i>		
<i>Project Name/Number:</i>	<i>BFA FILING - SAF /8.01143</i>		

## Supporting Document Schedules

<b>Bypassed -Name:</b>	Certification/Notice	<b>Review Status:</b>	07/07/2008
<b>Bypass Reason:</b>	Filing Bona Fide Association forms for approval. Notices are not required.		
<b>Comments:</b>			

<b>Bypassed -Name:</b>	Application	<b>Review Status:</b>	07/07/2008
<b>Bypass Reason:</b>	Filing Bona Fide Association forms for approval. No applicatoins filed		
<b>Comments:</b>			

<b>Satisfied -Name:</b>	Bona Fide Association Brochures	<b>Review Status:</b>	07/07/2008
<b>Comments:</b>			
<b>Attachments:</b>	SAF brochure 1.pdf		
	SAF brochure 2.pdf		
	SAF brochure 3.pdf		

<b>Satisfied -Name:</b>	Cover letter	<b>Review Status:</b>	07/07/2008
<b>Comments:</b>			
<b>Attachment:</b>	Cover Letter.pdf		



## **25 Reasons To Be an SAF Member**

Here are some of the tools and resources you get as an SAF member. These will help you generate new business and energize your entrepreneurial spirit!

**Sales Builders – Professional advertising and marketing services worth thousands of dollars!**

1. **Free listing in SAF's Online Florist Directory** on [www.aboutflowers.com](http://www.aboutflowers.com) **puts your company front and center when consumers search online for flowers.** SAF's consumer web site consistently lands in the top 10 results on search engines like Google.
2. **Free newsletter/web site content and discounted rates on our MagnetMail customized email marketing program** helps you increase sales and enhance your image with an informative, professional web presence.
3. **Five free billboards for outdoor advertising** help locals think about your business first when they need flowers.
4. **Free local marketing kits**—with ready-to-use posters, camera-ready ads, and radio scripts—make it easy to attract customers with a coordinated campaign.
5. **Free digital materials and images**, give your promotions a professional look.
6. A complete library of **free radio commercial scripts** and **camera-ready ads** lets you save time and money while keeping your company name in front of customers.
7. **Free Wedding Flower Calculator** to attract brides to your website and help them set their flower budget, as well as **free wedding-specific promotional materials** you can download.
8. **Free poinsettia flyer** you can give to customers to dispel the toxicity myth and increase holiday sales.
9. **Free press releases** you can customize to help you get exposure in the local media.
10. **Deep discounts on our sales boosting products, like the Valentine's Day Playbook** which can help you plan for and maximize your Valentine's Day sales.

**Bottom Line Improvement – Valuable tools and resources that save you time...and money!**

11. **Free Retail Pricing Worksheet** – download it from our web site, customize it, and use it to reduce your cost of goods sold.
12. **Free legal advice** with a respected small business attorney reduces costs when legal issues arise.
13. **Customizable employee handbook** and **floral job descriptions** help you manage employees more effectively and minimize your liability in the event of a dispute.
14. **Discounts** on FedEx shipping, Paychex payroll management services, and more save you additional time and money.

**Negative Publicity Response – *Swift, decisive action that helps you keep customers!***

15. Each time negative publicity hits, *you* lose sales. **SAF responds to numerous reports each year** and convinces national businesses including The Melting Pot restaurants, Unicef, Verizon Wireless, Arthur Murray Dance Studios and Kentucky Fried Chicken to **eliminate negative references to flowers** from their advertising as a result. As always, SAF will continue to be vigilant throughout the year.

**National Publicity – *\$10 million in consumer exposure creates top-of-mind awareness of flowers every day!***

16. The SAF PR Fund's messages **promoting flowers and the advantages of buying from a professional florist** have reached consumers millions of times. Since its inception, the fund has achieved national media placements in 136 markets nationwide – that's an advertising value of nearly \$10 million.

**Vital Industry Knowledge – *A constant flow of fresh ideas to improve your business and increase sales, plus up-to-the-minute news, and industry information you can't get anywhere else!***

17. **Floral Management Magazine** – in-depth monthly business coverage and useful ideas from floral industry members nationwide.
18. **SAF Wednesday E-Brief** (weekly e-newsletter) – late-breaking industry news and information.
19. **Washington Week in Review** (weekly e-newsletter) – critical legislative advisories.
20. **Dateline** newsletter (12 issues per year) – a fast-reading roundup of SAF activities and industry news.
21. **Floral Trend Tracker** (five times per year) – unique, detailed perspective on industry, consumer and business trends.

**Industry Watchdog – *Providing information to help you protect your business and speaking on your behalf in Washington!***

22. **Deceptive phone listings** – how to fight an unethical practice that costs you money and customers, and how to lobby for state legislation against it.
23. **Sympathy business** – how to build sympathy sales by working more closely with funeral directors and eliminating the “in lieu of...” phrase from funeral planning.
24. **Delivery bans** – what to do when deliveries are banned from public buildings such as hospitals and schools so you don't lose business.
25. **Government Advocacy** – SAF, the only organization that lobbies at the national level on behalf of retail florists, **protects your business interests in the Nation's Capital!**

This is just scratching the surface! Call SAF Member Services at 800-336-4743, or visit us online at [www.safnow.org](http://www.safnow.org), to learn more.



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Nov 16, 2008

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## Retailer Membership

### How can SAF help me, the retail florist?

Membership in SAF is a great way for you to get the tools and information you need to build and improve your business, from boosting your sales to improving your employees' moral and job satisfaction. SAF helps you:

- Operate your business efficiently
- Save time and money, and
- Bring more customers through your door.

*My shop just opened. SAF's continual marketing, trend watching, product spotlight and great information sharing has helped me to gear up this shop to be a real florist.*

- Danna Hoffman  
Fleurs du Jour  
Gambells, MD

### What do I get with my SAF membership?

#### INDUSTRY-ACCLAIMED PUBLICATIONS to Keep You Up-to-Date

- **Floral Management** monthly magazine.
- **Dateline** newsletters -- the best source of industry "inside information" 18 times a year.
- **SAF Wednesday E-Brief** -- our weekly email newsletter, called the "USA Today" of the floral industry!
- **Floral Trend Tracker** -- quarterly industry research and information.

#### POWERFUL TOOLS AND SERVICES to Build Your Business

- **5 billboards** per year
- Annual **marketing kits** -- including posters, camera-ready ads, and radio scripts.
- **Online visibility** -- listing on SAF's Florist Directory at [www.the-florist.com](http://www.the-florist.com). Our consumer web site comes up in the top 10 of online searches for flowers and florists so customers find you fast.

column in magazine		accounting process	
Signed up for FedEx shipping discount program	FREE	Saved 21% on Express and 15% on Ground shipping	\$1,429*
Leased vehicle through SAF/Enterprise partnership	FREE	Lower monthly payments/tax savings	\$300
Used SAF Retail Pricing Worksheet	FREE	Reduced annual Cost-of Goods- Sold	\$2,500
Downloaded customizable Employee Handbook	FREE	Avoided Lawsuit and Associated Legal Fees	\$5,000
<b>TOTAL</b>			<b>\$10,029</b>

*\*Average annual savings for members participating in the FedEx Discount Program*

**Need more reasons to join?  
It's all about who you know.**

Do you sometimes feel like you're going at it alone? **SAF links you to thousands of other florists** who deal with the same situations and problems you do, and many of them can offer you solutions through the stories covered in SAF publications. Through our online discussion boards, and connections you make by becoming involved and attending SAF events SAF links you to the rest of the industry and helps you to understand what's going on with growers, suppliers, and issues in other segments of the supply chain that can directly affect you. And, if you're connected and informed, you're better prepared to handle problems when they arise, which gives you piece of mind about your business and your livelihood.

**SAF membership is a great investment  
in yourself and your businesses.**

Click here to [apply online](#) now.

For more information please contact our Member Services Department at 800.336.4743 or by email at [memberinfo@safnow.org](mailto:memberinfo@safnow.org).

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Society of American Florists, 1501 Duke Street, Alexandria, VA 22304  
Phone: (703) 836-8700 Fax: (703) 836-8705 <http://www.safnow.org>



SOCIETY OF AMERICAN FLORISTS  
Your Growth is Our Business



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May 15, 2008

## Wholesaler/Importer Membership



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Industry News and Info

Industry Promotion

Sales and Business Tools

SAF Publications

Government Advocacy

Connect with Members

Upcoming Events

## How can SAF help me, the floral Wholesaler/Importer?

Membership in SAF is a great way for you to get the tools and information you need to build and improve your business, from boosting your sales to improving your employees' morale and job satisfaction. SAF helps you:

- \* Operate your business more efficiently
- \* Save time and money, and
- \* Get connected with potential customers and suppliers.

As a wholesaler, my involvement in SAF has benefited me personally, as well as my company. For a very small investment.

— Bob Luthwitz  
Pittsburgh Cut Flower Company  
Pittsburg, PA

## What do I get with my SAF membership?

### INDUSTRY-ACCLAIMED PUBLICATIONS to Keep You Up-to-Date

- \* SAF's **Washington Week in Review** -- a legislative newsletter that keeps you informed about legislative and regulatory issues that affect your business.
- \* **Floral Trend Tracker** -- quarterly industry research and information.
- \* **Dateline** newsletters -- the best source of industry "inside information" 18 times a year.
- \* **SAF Wednesday E-Brief** -- our weekly email newsletter, called the "USA Today" of the floral industry!
- \* **Floral Management** -- monthly magazine.

### POWERFUL TOOLS AND SERVICES to Build Your Business

\* **Legal advice** -- phone consultation with an experienced small-business attorney.

\* Access to SAF's **network of colleagues** across the industry and across the country including potential customers.

\* **Savings** on a variety of valuable **business services** including: FedEx Ground and Express shipping, payroll management, vehicle leasing and fleet management services, last minute car rentals, etc.

\* Complete series of **OSHA manuals** to help you avoid inspection violations and costly fines.

\* **Personnel Tools** tailored to the industry including an employee handbook and floral job descriptions that you can download and customize to fit your needs.

\* Exclusive access to **SAF's InfoXchange library** of discussions, which focuses on topics of interest to you.

### SAF Membership Pays for Itself

#### ESTIMATED IMPACT OF BUSINESS SERVICES

Service Used	Cost	Result	Value
15 Minute Legal Consultation	FREE	Avoided Penalty/Recovered Loss	\$50
Signed up for FedEx shipping discount program	FREE	Saved 21% on Express and 15% on Ground shipping	\$848*
Leased Vehicle Through SAF/Enterprise Partnership	FREE	Lower Monthly Payments/Tax Savings	\$300
OSHA Handbook	FREE	Avoided Fines from Inspection	\$800
Customizable Employee Handbook	FREE	Avoided Lawsuit	\$5,000
<b>TOTAL</b>			<b>\$6,998</b>

\*Average annual savings for members participating in the FedEx Discount Program

Need more reasons to join?  
It's all about who you know.

**SAF is your connection to the Capitol!** We work very hard to protect your interests before Congress and many federal regulatory agencies. Your dues help to support those efforts and things could be a lot tougher on the floral industry if we were not there working for you.

Do you sometimes feel like you're going at it alone? SAF links you to thousands of other wholesalers/importers who deal with the same situations and problems you do, and many of them can offer you solutions through the stories covered in SAF publications. Our online discussion boards and connections you make by becoming involved and attending SAF events, SAF links you to the rest of the industry and to help you understand what's going on with growers, suppliers, and issues in other segments of the supply chain that can directly affect you. And, if you're connected and informed, you're better prepared to handle problems when they arise, which gives you piece of mind about your business and your livelihood.

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in yourself and your businesses.

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For more information please contact our Member Services Department at  
1-800-336-4743 or by email at [memberinfo@safnow.org](mailto:memberinfo@safnow.org)

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Society of American Foresters, 1601 Duke Street, Alexandria, VA 22304  
Phone (703) 836-8700 Fax (703) 836-8705 [info@safnow.org](mailto:info@safnow.org)

- \* **Dateline** newsletters -- the best source of industry "inside information" 18 times a year.

- \* **Floral Management** -- monthly magazine.

EDUCATIONAL RESOURCES to help manage  
your business more safely, efficiently and profitably.

- \* **SAF Pest Management Conference** -- Learn the latest proven techniques to help fight insects and disease. Networking with growers from varying backgrounds helps attendees create the best strategies to adapt their business.

- \* **Greenhouse Pesticide Safety Course** -- The floral industry's only U.S. EPA-approved computer-based training course in pesticide safety in an easy-to-use, interactive format. This course is available in both English and Spanish via the Web at SAF's Online Learning Center or on CD-ROM. SAF members receive significant discounts off the regular purchase price and receive secure training records and reports to certify your compliance with the OSHA and EPA Protection Standards.

OPPORTUNITIES to highlight  
your unique products and services

- \* **Outstanding Varieties Competition** -- Held during the SAF Annual Convention, the Outstanding Varieties Competition and Exhibition is a showcase of the floral industry's most exciting flowers, foliage, and plants.

- \* **SAF Annual Convention** -- Each year, growers, and suppliers from the U.S. and around the world donate fresh flowers, foliage, plants and supplies to help a team of leading designers turn our convention site into an amazing floral showplace. Companies that donate product receive in-kind sponsorship recognition through a product sponsor listing in the on-site convention program, recognition at the Presidents Banquet and in SAF Publications, and a link from our website to yours.

- \* **Floral Management Features** -- Each issue of our magazine includes sections called "New Product" and "Fresh Choices," which feature various types of flowers for which retail and wholesale florists should be "on the lookout." Often, new varieties are highlighted. If you're growing unique flowers that might spark the next "hot trend" in floral design, let us know...we may feature your products in an upcoming issue!

POWERFUL TOOLS & SERVICES  
to build your business

- \* **Legal advice** -- phone consultation with an experienced small-business attorney.

- \* **Savings** on a variety of valuable **business services** including: FedEx Ground and Express shipping, payroll management, vehicle leasing and fleet management services, last minute truck rentals, etc.

- \* Complete series of **OSHA manuals** to help you avoid inspection violations and costly fines.

- \* Access to **SAF's network of colleagues** across the industry and across the country, including retail florists and potential suppliers.

- \* **Personnel Tools** tailored to the industry including an employee handbook

and floral job descriptions that you can download and customize to fit your needs.

\* Exclusive access to **SAF's InfoXchange library** of discussions, which focuses on topics of interest to you.

**SAF Membership Pays for Itself**

SAF products and services help save you money and boost sales.

**ESTIMATED IMPACT OF BUSINESS SERVICES**

<b>Service Used</b>	<b>Cost Result</b>	<b>Value</b>
15 Minute Legal Consultation	FREE Avoided Penalty/Recovered Loss	\$50
Signed up for FedEx shipping discount program	FREE Saved 21% on Express and 15% on Ground shipping	\$312*
Leased Vehicle Through SAF/Enterprise Partnership	FREE Lower Monthly Payments/Tax Savings	\$300
OSHA Handbook	FREE Avoided Fines from Inspection	\$800
Customizable Employee Handbook	FREE Avoided Lawsuit	\$5,000
<b>TOTAL</b>		<b>\$6,450</b>

*\*Average quarterly savings for members participating in the FedEx Discount Program*

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**SAF is your connection to the Capitol!** Not only do we keep you informed on the legislative and regulatory issues that impact your business, **we put you in direct contact with your representatives in Congress** and make sure that they get your message.

Do you sometimes feel like you're going at it alone? **SAF links you to hundreds of other growers** who deal with the same situations and problems you do, and many of them can offer you solutions through the stories covered in SAF publications. Our online discussion boards, and connections you make by becoming involved and attending SAF events, **SAFlinks** you to the rest of the industry to help you understand what's going on with suppliers, your customers, and issues in other segments of the supply chain that can directly affect you. And, if you're connected and informed, you're better prepared to handle problems when they arise, which gives you peace of mind about your business and your livelihood.

**SAF membership is a great investment in yourself and your businesses.**

Click here to [apply online](#) now.

For more information please contact our Member Services Department at 1-800-336-4743 or by email at [memberinfo@safnow.org](mailto:memberinfo@safnow.org)

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June 26, 2008

Rosalind Minor  
Life and Health Division  
Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

**RE: Bona Fide Association Submission for Society of American Florists.  
Trustmark Life Insurance Company  
FEIN# 36-3421358; NAIC# 276-62863  
Our File Number: 8.01143**

Dear Ms. Minor:

Pursuant to your correspondence of last year in response to our letter about bona fide associations, we are enclosing information on behalf of the Society of American Florists, an association, for your review and determination of "bona fide association" status.

The financial statement and list of member groups contained in this filing are confidential. Such documents should not be released, distributed or viewed by anyone other than the person assigned to review this filing. Once your review is complete, we respectfully request those documents be destroyed.

Should you require any additional information, please contact me at 800-666-6977, extension 34004 or at [cjohnson@trustmarkins.com](mailto:cjohnson@trustmarkins.com).

Sincerely,

Charlotte Johnson  
Senior Compliance Analyst  
Law Department