

SERFF Tracking Number: MCHX-125772854 State: Arkansas
 Filing Company: OM Financial Life Insurance Company State Tracking Number: 39920
 Company Tracking Number: OM ROP-100 (6-08)
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: OM ROP-100 (6-08) Individual Term Life Riders - OM
 Project Name/Number: OM ROP-100 (6-08) Individual Term Life Riders - OM Financial Life Insurance/OM ROP-100 (6-08) Individual Term Life Riders -
 OM Financial Life Insurance

Filing at a Glance

Company: OM Financial Life Insurance Company

Product Name: OM ROP-100 (6-08) Individual Term Life Riders - OM SERFF Tr Num: MCHX-125772854 State: ArkansasLH

Term Life Riders - OM

TOI: L04I Individual Life - Term

SERFF Status: Closed

State Tr Num: 39920

Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Co Tr Num: OM ROP-100 (6-08)

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: SPI McHughConsulting

Disposition Date: 08/18/2008

Date Submitted: 08/12/2008

Disposition Status: Approved

Implementation Date Requested: 09/12/2008

Implementation Date:

State Filing Description:

General Information

Project Name: OM ROP-100 (6-08) Individual Term Life Riders - OM Financial Life Insurance Status of Filing in Domicile: Pending

Project Number: OM ROP-100 (6-08) Individual Term Life Riders - OM Financial Life Insurance 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: 08/18/2008

State Status Changed: 08/18/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Filing on Behalf of OM Financial Life Insurance Company

Term Life Insurance Riders Filing

SERFF Tracking Number: MCHX-125772854 State: Arkansas
 Filing Company: OM Financial Life Insurance Company State Tracking Number: 39920
 Company Tracking Number: OM ROP-100 (6-08)
 TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: OM ROP-100 (6-08) Individual Term Life Riders - OM
 Project Name/Number: OM ROP-100 (6-08) Individual Term Life Riders - OM Financial Life Insurance/OM ROP-100 (6-08) Individual Term Life Riders -
 OM Financial Life Insurance
 30 years 30 years 50 45

The issue ages for OM ROP-50 (6-08) are:

Term	Guarantee	Issue Age	Issue Age
Period	Period	Non Tobacco	Tobacco
15 years	5 years	60	50
20 years	5 years	55	50
25 years	5 years	50	45
30 years	15 years	55	50
15 years	15 years	65	65
20 years	20 years	55	55
25 years	25 years	50	50
30 years	30 years	50	45

These riders are intended to be attached to any previously approved term life insurance contracts. The first product the riders may be attached to is form OM LT-U (6-08) submitted under separate cover and approved on August 11, 2008.

Enclosed are the actuarial memorandums.

Bracketed material is intended to be variable. Attached is a statement of variability.

The forms are written in clear and simplified language and have passed the Flesch Reading Ease test.

The forms are in final printed format subject only to changes in font style, margins, page numbers, ink, and paper stock. Printing standards will never be less than those required by law.

Thank you for your time and consideration of this filing. If you have any comments or questions, please feel free to

SERFF Tracking Number: MCHX-125772854 State: Arkansas
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TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
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Product Name: OM ROP-100 (6-08) Individual Term Life Riders - OM
Project Name/Number: OM ROP-100 (6-08) Individual Term Life Riders - OM Financial Life Insurance/OM ROP-100 (6-08) Individual Term Life Riders -
OM Financial Life Insurance

contact me at the number listed below.

Sincerely,

Betty Dabrowski

Consultant

Telephone: 215-230-7960

FAX: 215-230-7961

Email address: mcr@mchughconsulting.com

Company and Contact

Filing Contact Information

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

Jackie Tootchen, Compliance Assistant mcr@mchughconsulting.com

350 South Main Street (215) 230-7960 [Phone]

Doylestown, PA 18901 (215) 230-7961[FAX]

Filing Company Information

OM Financial Life Insurance Company

1001 Fleet Street

Baltimore, MD 21202

(410) 895-0091 ext. [Phone]

CoCode: 63274

Group Code: 2598

Group Name:

FEIN Number: 52-6033321

State of Domicile: Maryland

Company Type:

State ID Number:

Filing Fees

Fee Required? Yes

Fee Amount: \$250.00

SERFF Tracking Number: MCHX-125772854 *State:* Arkansas
Filing Company: OM Financial Life Insurance Company *State Tracking Number:* 39920
Company Tracking Number: OM ROP-100 (6-08)
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Product Name: OM ROP-100 (6-08) Individual Term Life Riders - OM
Project Name/Number: OM ROP-100 (6-08) Individual Term Life Riders - OM Financial Life Insurance/OM ROP-100 (6-08) Individual Term Life Riders -
OM Financial Life Insurance

Retaliatory? Yes
Fee Explanation:
Per Company: No

SERFF Tracking Number: MCHX-125772854 State: Arkansas
Filing Company: OM Financial Life Insurance Company State Tracking Number: 39920
Company Tracking Number: OM ROP-100 (6-08)
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: OM ROP-100 (6-08) Individual Term Life Riders - OM
Project Name/Number: OM ROP-100 (6-08) Individual Term Life Riders - OM Financial Life Insurance/OM ROP-100 (6-08) Individual Term Life Riders -
OM Financial Life Insurance

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
OM Financial Life Insurance Company	\$250.00	08/12/2008	21904386

SERFF Tracking Number: MCHX-125772854 State: Arkansas
Filing Company: OM Financial Life Insurance Company State Tracking Number: 39920
Company Tracking Number: OM ROP-100 (6-08)
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
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Project Name/Number: OM ROP-100 (6-08) Individual Term Life Riders - OM Financial Life Insurance/OM ROP-100 (6-08) Individual Term Life Riders -
OM Financial Life Insurance

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/18/2008	08/18/2008

SERFF Tracking Number: MCHX-125772854 State: Arkansas
Filing Company: OM Financial Life Insurance Company State Tracking Number: 39920
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OM Financial Life Insurance

Disposition

Disposition Date: 08/18/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MCHX-125772854 State: Arkansas
 Filing Company: OM Financial Life Insurance Company State Tracking Number: 39920
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 OM Financial Life Insurance

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Submission Letter		Yes
Supporting Document	Authorization letter		Yes
Supporting Document	Forms Listing		Yes
Supporting Document	Statement of Variability		Yes
Form	Return of Premium Rider		Yes
Form	Return of Premium Rider		Yes

SERFF Tracking Number: MCHX-125772854 State: Arkansas
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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	OM ROP-100 (6-08)	Certificate Amendmen	Return of Premium Rider	Initial		55	OM ROP-100 (6-08) .PDF
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					
	OM ROP-50 (6-08)	Certificate Amendmen	Return of Premium Rider	Initial		55	OM ROP-50 (6-08) .PDF
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					

Return of Premium Rider

This rider is part of the life insurance contract to which it is attached. The premium is shown under the Premium, and Rider Information section in the INFORMATION section of the life insurance contract. This rider supercedes any conflicting provisions in the life insurance contract to which it is attached.

Definitions Covered Dependent or Other Insured. The Covered Dependent(s) or Other Insured(s) as shown under the Premium and Rider Information section in the INFORMATION section of the life insurance contract.

Effective Date This rider is effective on the Date of Issue of the life insurance contract to which it is attached.

Benefit While this rider is in effect, we will pay a Return of Premium benefit if the life insurance contract to which this rider is attached ends after the fifth contract year and on or before the initial Expiration Date shown in the INFORMATION section of the contract. The amount of the Return of Premium benefit will be the total of premiums paid on the contract (including any rider premiums) multiplied by the percentage shown below. The percentage differs depending upon the term period shown under the Premium and Rider Information section in the INFORMATION section of the contract and the year in which the benefit is paid. The Return of Premium benefit will be reduced by any amount paid under any rider attached to the life insurance contract, any such reduction not to exceed the Return of Premium benefit.

The Return of Premium benefit is not payable if any Insured, Covered Dependent, or Other Insured dies while this rider is in effect.

If the Return of Premium benefit is greater than the amount of insurance in effect on the life insurance contract, the amount of insurance will be increased to be 105% of the Return of Premium benefit.

End Of Contract Year	15-Year Term	20-Year Term	25-Year Term	30-Year Term
1-5	0%	0%	0%	0%
6	5%	3%	2%	1%
7	12%	6%	4%	2%
8	20%	9%	6%	3%
9	27%	12%	8%	4%
10	33%	15%	10%	5%
11	40%	22%	13%	7%
12	55%	29%	17%	9%
13	70%	36%	23%	11%
14	85%	43%	27%	13%
15	100%	50%	31%	15%
16		60%	35%	17%
17		70%	39%	19%
18		80%	42%	21%
19		90%	45%	23%
20		100%	50%	25%

Return of Premium Rider (Cont'd)

Benefit (Cont'd)

End Of Contract Year	15-Year Term	20-Year Term	25-Year Term	30-Year Term
21			60%	30%
22			70%	35%
23			80%	40%
24			90%	45%
25			100%	50%
26				60%
27				70%
28				80%
29				90%
30				100%

New Benefit Option

If you terminate the life insurance contract to which this rider is attached, any benefit payable under this Return of Premium rider may be transferred to a new life insurance contract, provided the Return of Premium rider is part of the new contract. The new benefit will be the sum of the premiums paid under this life insurance contract and the new life insurance contract, multiplied by the percentage shown in the table under this rider's Benefit provision for the initial term period and the then current number of years the new life insurance contract has been in effect.

The Return of Premium benefit payable under the life insurance contract to which this rider is attached may be paid in lieu of a new life insurance contract.

Nonforfeiture Options

After the 5th contract year and if the life insurance contract lapses as provided in the life insurance contract's Grace Period provision, the contract will have a cash value equal to the Return of Premium benefit. If no more than 60 days have passed since the unpaid premium's due date, one of two options will be available:

- Cash Surrender. The life insurance contract may be surrendered for its cash value. The cash value is equal to the Return of Premium benefit. We will require your written request and return of the life insurance contract or a certification on a form we accept stating that the contract has been lost or destroyed.
- Extended Level Term Insurance. If no option is selected, this option will be automatic. Under this option, you may continue the life insurance contract as nonparticipating extended level term insurance. The term period will begin on the due date of the unpaid premium. That period will be determined by applying the cash value as a net single premium for such insurance. At the end of that period, the insurance will terminate with no cash value remaining.

Surrender of Insurance Under Extended Level Term Insurance Option

Any insurance provided under the Extended Level Term Insurance Option may be surrendered for its cash value. The cash value will equal the net single premium for the remaining insurance. If such surrender occurs within 30 days after an anniversary, the value will not be less than the cash value on that anniversary.

Return of Premium Rider (Cont'd)

Surrender of Insurance Under
Extended Level Term Insurance
Option (Cont'd)

We will require:

- Your written request.
- Return of the life insurance contract or a certification on a form we accept stating that the life insurance contract has been lost or destroyed.

Deferral of Cash Value Payment

We reserve the right to defer payment of the cash value for up to 6 months after we receive your written request. Interest will be paid at a rate not less than the minimum interest rate required by state law, if the deferral period is 30 days or more.

Rider Termination

This rider will end at the earliest of the following events:

- The initial Expiration Date.
- Any Nonforfeiture Option goes into effect.
- Your written request.
- The life insurance contract terminates.
- Any Covered Dependent or Other Insured dies.

Confirmation of Changes

We will mail to your last known address confirmation of any changes to this rider's benefit, including the effective date of any change.

Nonparticipating

Dividends are not payable.

Signed for the Company.

OM Financial Life Insurance Company

[



President]

Return of Premium Rider

This rider is part of the life insurance contract to which it is attached. The premium is shown under the Premium, and Rider Information section in the INFORMATION section of the life insurance contract. This rider supercedes any conflicting provisions in the life insurance contract to which it is attached.

Definitions Covered Dependent or Other Insured. The Covered Dependent(s) or Other Insured(s) as shown under the Premium and Rider Information section in the INFORMATION section of the life insurance contract.

Effective Date This rider is effective on the Date of Issue of the life insurance contract to which it is attached.

Benefit While this rider is in effect, we will pay a Return of Premium benefit if the life insurance contract to which this rider is attached ends after the fifth contract year and on or before the initial Expiration Date shown in the INFORMATION section of the contract. The amount of the Return of Premium benefit will be fifty percent of the total of premiums paid on the contract (including any rider premiums) multiplied by the percentage shown below. The percentage differs depending upon the term period shown under the Premium and Rider Information section in the INFORMATION section of the contract and the year in which the benefit is paid. The Return of Premium benefit will be reduced by any amount paid under any rider attached to the life insurance contract, any such reduction not to exceed the Return of Premium benefit.

The Return of Premium benefit is not payable if any Insured, Covered Dependent, or Other Insured dies while this rider is in effect.

If the Return of Premium benefit is greater than the amount of insurance in effect on the life insurance contract, the amount of insurance will be increased to be 105% of the Return of Premium benefit.

End Of Contract Year	15-Year Term	20-Year Term	25-Year Term	30-Year Term
1-5	0%	0%	0%	0%
6	5%	3%	2%	1%
7	12%	6%	4%	2%
8	20%	9%	6%	3%
9	27%	12%	8%	4%
10	33%	15%	10%	5%
11	40%	22%	13%	7%
12	55%	29%	17%	9%
13	70%	36%	23%	11%
14	85%	43%	27%	13%
15	100%	50%	31%	15%
16		60%	35%	17%
17		70%	39%	19%
18		80%	42%	21%
19		90%	45%	23%
20		100%	50%	25%

Return of Premium Rider (Cont'd)

Benefit (Cont'd)

End Of Contract Year	15-Year Term	20-Year Term	25-Year Term	30-Year Term
21			60%	30%
22			70%	35%
23			80%	40%
24			90%	45%
25			100%	50%
26				60%
27				70%
28				80%
29				90%
30				100%

New Benefit Option

If you terminate the life insurance contract to which this rider is attached, any benefit payable under this Return of Premium rider may be transferred to a new life insurance contract, provided the Return of Premium rider is part of the new contract. The new benefit will be the sum of fifty percent of the premiums paid under this life insurance contract and the new life insurance contract, multiplied by the percentage shown in the table under this rider's Benefit provision for the initial term period and the then current number of years the new life insurance contract has been in effect.

The Return of Premium benefit payable under the life insurance contract to which this rider is attached may be paid in lieu of a new life insurance contract.

Nonforfeiture Options

After the 5th contract year and if the life insurance contract lapses as provided in the life insurance contract's Grace Period provision, the contract will have a cash value equal to the Return of Premium benefit. If no more than 60 days have passed since the unpaid premium's due date, one of two options will be available:

- Cash Surrender. The life insurance contract may be surrendered for its cash value. The cash value is equal to the Return of Premium benefit. We will require your written request and return of the life insurance contract or a certification on a form we accept stating that the contract has been lost or destroyed.
- Extended Level Term Insurance. If no option is selected, this option will be automatic. Under this option, you may continue the life insurance contract as nonparticipating extended level term insurance. The term period will begin on the due date of the unpaid premium. That period will be determined by applying the cash value as a net single premium for such insurance. At the end of that period, the insurance will terminate with no cash value remaining.

Surrender of Insurance Under Extended Level Term Insurance Option

Any insurance provided under the Extended Level Term Insurance Option may be surrendered for its cash value. The cash value will equal the net single premium for the remaining insurance. If such surrender occurs within 30 days after an anniversary, the value will not be less than the cash value on that anniversary.

Return of Premium Rider (Cont'd)

Surrender of Insurance Under
Extended Level Term Insurance
Option (Cont'd)

We will require:

- Your written request.
- Return of the life insurance contract or a certification on a form we accept stating that the life insurance contract has been lost or destroyed.

Deferral of Cash Value Payment

We reserve the right to defer payment of the cash value for up to 6 months after we receive your written request. Interest will be paid at a rate not less than the minimum interest rate required by state law, if the deferral period is 30 days or more.

Rider Termination

This rider will end at the earliest of the following events:

- The initial Expiration Date.
- Any Nonforfeiture Option goes into effect.
- Your written request.
- The life insurance contract terminates.
- Any Covered Dependent or Other Insured dies.

Confirmation of Changes

We will mail to your last known address confirmation of any changes to this rider's benefit, including the effective date of any change.

Nonparticipating

Dividends are not payable.

Signed for the Company.

OM Financial Life Insurance Company

[



President]

SERFF Tracking Number: MCHX-125772854 State: Arkansas
Filing Company: OM Financial Life Insurance Company State Tracking Number: 39920
Company Tracking Number: OM ROP-100 (6-08)
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: OM ROP-100 (6-08) Individual Term Life Riders - OM
Project Name/Number: OM ROP-100 (6-08) Individual Term Life Riders - OM Financial Life Insurance/OM ROP-100 (6-08) Individual Term Life Riders -
OM Financial Life Insurance

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: MCHX-125772854 State: Arkansas
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 Company Tracking Number: OM ROP-100 (6-08)
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
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 Project Name/Number: OM ROP-100 (6-08) Individual Term Life Riders - OM Financial Life Insurance/OM ROP-100 (6-08) Individual Term Life Riders - OM Financial Life Insurance

Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 08/12/2008

Comments:

Attachments:

AR Certification - Regulation 19.PDF
 AR Certification Bulletin 11-83.PDF
 AR Certification Regulation 49 .PDF
 AR - READABILITY CERTIFICATION.PDF

Review Status:
Satisfied -Name: Submission Letter 08/12/2008

Comments:

Attachment:

Submission Letter .PDF

Review Status:
Satisfied -Name: Authorization letter 08/12/2008

Comments:

Attachment:

Authorization letter.PDF

Review Status:
Satisfied -Name: Forms Listing 08/12/2008

Comments:

Attachment:

Forms Listing .PDF

Review Status:
Satisfied -Name: Statement of Variability 08/12/2008

Comments:

SERFF Tracking Number: MCHX-125772854 *State:* Arkansas
Filing Company: OM Financial Life Insurance Company *State Tracking Number:* 39920
Company Tracking Number: OM ROP-100 (6-08)
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Project Name/Number: OM ROP-100 (6-08) Individual Term Life Riders - OM Financial Life Insurance/OM ROP-100 (6-08) Individual Term Life Riders -
OM Financial Life Insurance

Attachment:

Statement of Variability .PDF

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: OM Financial Life Insurance Company

Form Number(s): OM ROP-100 (6-08) , OM ROP-50 (6-08)

I hereby certify that to the best of my knowledge and belief, the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

Jo Ann Grant

Name

Vice President-Product Implementation

Title

August 12, 2008

Date

STATE OF ARKANSAS

Certification

Name of Company: OM Financial Life Insurance Company

The above named company certifies that Return of Premium Riders Form Nos. OM ROP-100 (6-08) & OM ROP-50 (6-08) have been reviewed and complies with Arkansas Insurance Department Guidelines identified in its Bulletin No. 11-83.



Signature

Jo Ann Grant
Print or Type Name

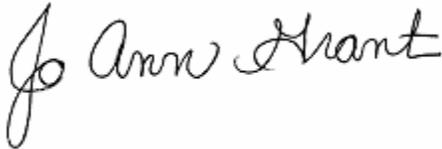
Vice President, Product Implementation
Title

CERTIFICATE OF COMPLIANCE

Insurer: OM Financial Life Insurance Company

Form Numbers: OM ROP-100 (6-08)
OM ROP-50 (6-08)

I hereby certify that the filing above meets all applicable Arkansas requirements including Regulation 49 (Life and Health Guaranty Fund Notice) and Ark. Code Ann. 23-79-138 and Bulletin 11-88 (Consumer Information Notice).



Signature of Company Officer

Jo Ann Grant
Name

Vice President, Product
Implementation
Title

August 12, 2008
Date

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: OM Financial Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
OM ROP-100 (6-08)	54.7
OM ROP-50 (6-08)	55.4

Signed: 
Name: Jo Ann Grant
Title: Vice President – Product Implementation
Date: 8/12/08

McHugh Consulting Resources, Inc.

August 12, 2008

VIA SERFF

NAIC # 63274
FIN: 52-6033321

Julie Benafield Bowman
Insurance Commissioner
Arkansas Department of Insurance
Compliance - Life and Health
1200 West Third Street
Little Rock, AR 72201-1904

RE: Filing on Behalf of OM Financial Life Insurance Company
Term Life Insurance Riders Filing

Form Numbers: OM ROP-100 (6-08) Return of Premium Rider
OM ROP-50 (6-08) Return of Premium Rider

Dear Commissioner Bowman:

McHugh Consulting Resources, Inc. has been requested to file the enclosed forms on behalf of OM Financial Life Insurance Company. We have provided an authorization letter for your files.

The above referenced forms are enclosed for your review and approval. The forms are new and do not replace any form currently on file.

The riders provide for the return of a certain percentage of premiums paid on a term life insurance contact subject to the benefit schedule and limitations specified in the riders. When the applicable rider (chosen at application) is attached to a term contract, the contract will build cash value. Without the riders, there would be no cash value accumulation.

The rider benefits are not predicted on the death of the Insured, but on the premise that the Insured will still be living at the end of the initial term period. The life insurance contracts to which these riders may be attached provide the death

The issue ages for OM ROP-100 (6-08) are:

Term Period	Guarantee Period	Issue Age Non Tobacco	Issue Age Tobacco
15 years	5 years	50	40
20 years	5 years	50	40
25 years	5 years	50	45
30 years	15 years	50	45
15 years	15 years	60	50
20 years	20 years	55	55
25 years	25 years	50	50
30 years	30 years	50	45

Arkansas Department of Insurance
OM Financial Life
Return of Premium
August 12, 2008

The issue ages for OM ROP-50 (6-08) are:

Term Period	Guarantee Period	Issue Age Non Tobacco	Issue Age Tobacco
15 years	5 years	60	50
20 years	5 years	55	50
25 years	5 years	50	45
30 years	15 years	55	50
15 years	15 years	65	65
20 years	20 years	55	55
25 years	25 years	50	50
30 years	30 years	50	45

These riders are intended to be attached to any previously approved term life insurance contracts. The first product the riders may be attached to is OM LT-U (6-08) submitted under separate cover and approved on August 11, 2008.

Enclosed are the actuarial memorandums.

Bracketed material is intended to be variable. Attached is a statement of variability.

The forms are written in clear and simplified language and have passed the Flesch Reading Ease test.

The forms are in final printed format subject only to changes in font style, margins, page numbers, ink, and paper stock. Printing standards will never be less than those required by law.

Thank you for your time and consideration of this filing. If you have any comments or questions, please feel free to contact me at the number listed below.

Sincerely,



Betty Dabrowski
Consultant
Telephone: 215-230-7960
FAX: 215-230-7961
Email address: mcr@mchughconsulting.com

Attachments



Old Mutual Financial Network
1001 Fleet Street
Baltimore, Maryland 21202
PH 410.895.0100
1.888.697.LIFE
FX 410.895.0162

OM FINANCIAL LIFE INSURANCE COMPANY
OM FINANCIAL LIFE INSURANCE COMPANY OF NEW YORK

January 1, 2008

NAIC Company Code: 63274

To: The Insurance Commissioner

Re: Authorization

This letter, or a copy thereof, will authorize the consulting firm of McHugh Consulting Resources, Inc., 350 South Main, Suite 103 Doylestown, PA 18901, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

OM Financial Life Insurance Company

BY:

A handwritten signature in black ink that reads "JoAnn Grant".

JoAnn Grant
Vice President

w w w . o m f n . c o m

OM Financial Life Insurance Company

Form Number	Description
OM ROP-100 (6-08)	Return of Premium Rider
OM ROP-50 (6-08)	Return of Premium Rider

Statement of Variability

Form Numbers: OM ROP-100 (6-08)
OM ROP-50 (6-08)

Variable Item	Need for Variability	Anticipated Frequency of Change	Time At Which These Items Become Fixed	Anticipated Range
President's Signature, and Title	May change if the President's name or title changes.	Currently, there is no anticipation of changing this item.	This item becomes fixed at issue.	The range for this item is open to anyone named President of the company. If this item changes, it will be changed for all new issues.