

SERFF Tracking Number: CAKN-125948728 State: Arkansas
Filing Company: Catholic Knights State Tracking Number: 41262
Company Tracking Number:
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Children's Level Term Rider
Project Name/Number: Children's Level Term Rider/700 11/04

Filing at a Glance

Company: Catholic Knights

Product Name: Children's Level Term Rider

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: CAKN-125948728 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 41262

Co Tr Num:

State Status: Approved-Closed

Co Status:

Reviewer(s): Linda Bird

Authors: Susan Bacon, Judy Halas

Disposition Date: 01/07/2009

Date Submitted: 12/29/2008

Disposition Status: Approved

Implementation Date Requested: 01/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: Children's Level Term Rider

Project Number: 700 11/04

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type:

Overall Rate Impact:

Filing Status Changed: 01/07/2009

State Status Changed: 01/07/2009

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 12/29/2008

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Form 700 11/04 is a Children's Term Rider to be added to life insurance products. The rider becomes a part of the life policy to which it is attached and will use the valuation basis of the base policy. We intend to continue using this policy form after 12/31/08 to be added to all policy forms using the 2001 CSO also.

Company and Contact

Filing Contact Information

Judy Halas, Executive Assistant, Operations judy.halas@catholicknights.org

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Catholic Knights (414) 278-6564 [Phone]
Milwaukee, WI 53233 (414) 223-3201[FAX]

Filing Company Information

Catholic Knights CoCode: 56030 State of Domicile: Wisconsin
1100 West Wells Street Group Code: Company Type: Fraternal
Milwaukee, WI 53233 Group Name: State ID Number: 2796
(414) 273-6266 ext. 6505[Phone] FEIN Number: 39-0201015

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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Catholic Knights	\$50.00	12/29/2008	24743598

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	01/07/2009	01/07/2009

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Disposition

Disposition Date: 01/07/2009

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
Supporting Document	Actuarial Memorandum and Actuarial Certification		No
Supporting Document	Children's Level Term Rider		Yes
Form	Children's Level Term Rider		Yes
Rate	Children's Level Term Rider		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	700 11/04	Certificate	Children's Level Amendmen t, Insert Page, Endorseme nt or Rider	Other	Other Explanation:	51	Children's Level Term Rider 11- 04.pdf

**CATHOLIC KNIGHTS
CHILDRENS' LEVEL TERM INSURANCE RIDER**

This rider shall become a part of the life policy to which it is attached. The effective date of this rider is shown on the Policy Specifications page.

Benefit

We will pay to the beneficiary the amount of insurance on any insured child provided that the death occurred:

1. After the insured child becomes 15 days old;
2. Before the anniversary date of the policy following the 23rd birthday of the insured child; and
3. Before the expiry date of this rider.

The amount of insurance for this rider is shown on page 4 of the policy.

Definitions

"Insured Child" whenever used in this rider means:

1. Any child, stepchild, or legally adopted child of the insured, provided the child is named in the application for this rider; and
2. Any child who, after the date of application, is born of the marriage of the insured or is legally adopted by the insured prior to the child's 21st birthday.

"Insured" in this rider means the insured under the policy to which this rider is attached.

Beneficiary

"Beneficiary" of this rider is:

1. The insured, if living; otherwise,
2. The insured's spouse by legal marriage at the time of death, if living; otherwise,
3. The estate of the deceased Insured Child.

**Continuation of Term
Insurance in Event of
Death of the Insured**

If the insured dies first, this rider shall be continued in force without the requirement of any further payments. It's owner will be (a) the person, if any, whom surviving the Insured has specified in writing; otherwise (b) the Insured's estate. The cash value is equal to the reserve for such insurance. Information about the amount of cash value available will be furnished upon request.

**Conversion or Exchange
of the Policy**

If the policy to which this rider is attached is converted or exchanged under a conversion or exchange option, this rider may be attached to the new policy on the life of the insured. Evidence of insurability will not be required.

Disability

The premiums for this rider will be waived if and when premiums for the policy are waived under the Waiver of Premium provision.

Incontestability

All statements made in the application for this rider on behalf of any person insured under this rider are representations not warranties. Statements may be used to contest a claim under this rider or the validity of this rider only if they are contained in the application.

This rider will not be contested by us after it has been in force during the lifetime of the insured child for two years from the date of issue. While the rider is contestable, we may rescind the rider or deny a claim only on the basis of material misrepresentation in the application which is willfully false and intentionally misleading. A misrepresentation is material if, on the basis of correct and complete information in the application, we would have:

1. Declined the application;
2. Issued the rider at a higher premium; or
3. Issued the rider on some other basis.

If the rider is rescinded, the premiums paid will be refunded.

Misstatement of Age

If the age of any insured child has been misstated, the termination date of the term insurance for that insured child will be based on the correct age.

Reinstatement

If the policy is reinstated, this rider may be reinstated at the same time, provided that we receive evidence of insurability satisfactory to us of all persons insured under this rider.

Reinstatement will create no liability because of the death of any insured child occurring prior to the date of reinstatement.

Payment Options

Any amount payable on the death of any insured child under this rider may be applied to any payment option under the policy subject to the optional income plans of the policy. A contract will be issued without surrender of the policy.

Policy Loans

No policy loan on the policy will be deducted from any settlement under this rider.

Conversion of this Rider

The insurance on each child may be converted during their lifetime and in the periods shown below without evidence of insurability to any plan of whole life insurance which we issue on the date of conversion.

When Conversion Occurs	Maximum Amount
During the 31 days after the policy anniversary that follows the child's 16th birthday.	Five times the amount of insurance that the Rider provides
At other times on or before the policy anniversary that follows the child's 23rd birthday.	The amount of insurance that the Rider provides
During the 31 days after the policy anniversary that follows the child's 23rd birthday.	Five times the amount of insurance that the Rider provides.

The date of each new policy shall be the date of conversion. Each new policy shall be issued using the standard rates and procedures for plans being offered at the time of conversion.

Termination of Agreement

This rider and all insurance provided herein shall terminate automatically:

1. Upon the expiry date shown on page 4 of the policy;
2. Upon nonpayment of a premium when due or within the grace period therefor;
3. Upon surrender or other termination of the policy;
4. Upon the date when either extended insurance or paid-up insurance becomes effective under the policy; or
5. Upon written request.

If the policy is reinstated prior to the expiry date, this rider will likewise be reinstated.

The Catholic Knights, a fraternal benefit society by its president and secretary in Milwaukee, Wisconsin.

William R. O'Toole

President

Allan G. Foye

Secretary

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Rate Information

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Children's Level Term Rider		Other		

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 12/15/2008

Comments:

Attached is our Certification of Readability, Rule & Regulation 19 and Consumer Information Notice submitted in support of our informational filing of the Children's Level Term Rider, form #700 11/04.

Attachments:

Readability Certificate 700 11-04.pdf
700 11-04 Certification Reg 19.pdf
700 11-04 Bulletin 11.pdf

Review Status:

Satisfied -Name: Children's Level Term Rider 12/29/2008

Comments:

Attached is the Children's Level Term Rider page, Form #700 11/04 in support of our informational filing.

Attachment:

Children's Level Term Rider 11-04.pdf

CATHOLIC KNIGHTS
CERTIFICATE OF READABILITY

I, Alan R. Bembenek, General Counsel of Catholic Knights, do hereby certify that to the best of my information, knowledge and belief the form listed below is deemed to be readable in accordance with the requirements of the laws of the State of Arkansas and that its Flesch Test score under the method of Insurance Rule §6.07 is as follows:

<u>Form Number</u>	<u>Form Title</u>	<u>Readability Score</u>
700 11/04	Children's Level Term Rider	51

Dated at Milwaukee, Wisconsin, this 29th day of December , 2008.



Alan R. Bembenek
General Counsel, Catholic Knights

**Certification Regarding Arkansas Insurance Rule and Regulation 19 Prohibiting
Unfair Sex Discrimination In The Sale Of Insurance**

I certify that to the best of my knowledge the form listed below complies with Arkansas Rule and Regulation 19, *Unfair Sex Discrimination IN the Sale of Insurance*, and with all other applicable requirements of the Arkansas Insurance Department.

Form: 700 11/04 Children's Level Term Rider

Dated: December 29, 2008



Alan Bembenek
General Counsel
Catholic Knights
1100 West Wells Street
Milwaukee, WI 53233

(414) 278-6525

CONSUMER NOTICE

In response to Arkansas Act 197 of 1987

This notice is In accordance with Arkansas Act 197 of 1987 requiring that certain information accompany all policies issued or renewed after January 1, 1988.

Company: Catholic Knights
Department: c/o Member Services Department
1100 West Wells Street
Milwaukee, Wisconsin 53233
Telephone: (414) 273-6266
Name of Agent: _____
Agent Address: _____
Telephone: _____

If we at Catholic Knights fail to provide you with reasonable and adequate service, you should feel free to contact:

Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, AR 72201-1904
Phone Number: 1(800) 852-5494 or
(501) 371-2640

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CHILDRENS' LEVEL TERM INSURANCE RIDER**

This rider shall become a part of the life policy to which it is attached. The effective date of this rider is shown on the Policy Specifications page.

Benefit

We will pay to the beneficiary the amount of insurance on any insured child provided that the death occurred:

1. After the insured child becomes 15 days old;
2. Before the anniversary date of the policy following the 23rd birthday of the insured child; and
3. Before the expiry date of this rider.

The amount of insurance for this rider is shown on page 4 of the policy.

Definitions

"Insured Child" whenever used in this rider means:

1. Any child, stepchild, or legally adopted child of the insured, provided the child is named in the application for this rider; and
2. Any child who, after the date of application, is born of the marriage of the insured or is legally adopted by the insured prior to the child's 21st birthday.

"Insured" in this rider means the insured under the policy to which this rider is attached.

Beneficiary

"Beneficiary" of this rider is:

1. The insured, if living; otherwise,
2. The insured's spouse by legal marriage at the time of death, if living; otherwise,
3. The estate of the deceased Insured Child.

**Continuation of Term
Insurance in Event of
Death of the Insured**

If the insured dies first, this rider shall be continued in force without the requirement of any further payments. It's owner will be (a) the person, if any, whom surviving the Insured has specified in writing; otherwise (b) the Insured's estate. The cash value is equal to the reserve for such insurance. Information about the amount of cash value available will be furnished upon request.

**Conversion or Exchange
of the Policy**

If the policy to which this rider is attached is converted or exchanged under a conversion or exchange option, this rider may be attached to the new policy on the life of the insured. Evidence of insurability will not be required.

Disability

The premiums for this rider will be waived if and when premiums for the policy are waived under the Waiver of Premium provision.

Incontestability

All statements made in the application for this rider on behalf of any person insured under this rider are representations not warranties. Statements may be used to contest a claim under this rider or the validity of this rider only if they are contained in the application.

This rider will not be contested by us after it has been in force during the lifetime of the insured child for two years from the date of issue. While the rider is contestable, we may rescind the rider or deny a claim only on the basis of material misrepresentation in the application which is willfully false and intentionally misleading. A misrepresentation is material if, on the basis of correct and complete information in the application, we would have:

1. Declined the application;
2. Issued the rider at a higher premium; or
3. Issued the rider on some other basis.

If the rider is rescinded, the premiums paid will be refunded.

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If the age of any insured child has been misstated, the termination date of the term insurance for that insured child will be based on the correct age.

Reinstatement

If the policy is reinstated, this rider may be reinstated at the same time, provided that we receive evidence of insurability satisfactory to us of all persons insured under this rider.

Reinstatement will create no liability because of the death of any insured child occurring prior to the date of reinstatement.

Payment Options

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Policy Loans

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The date of each new policy shall be the date of conversion. Each new policy shall be issued using the standard rates and procedures for plans being offered at the time of conversion.

Termination of Agreement

This rider and all insurance provided herein shall terminate automatically:

1. Upon the expiry date shown on page 4 of the policy;
2. Upon nonpayment of a premium when due or within the grace period therefor;
3. Upon surrender or other termination of the policy;
4. Upon the date when either extended insurance or paid-up insurance becomes effective under the policy; or
5. Upon written request.

If the policy is reinstated prior to the expiry date, this rider will likewise be reinstated.

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William R. O'Toole

President

Allan G. Foye

Secretary