

SERFF Tracking Number: MNNP-125974060 State: Arkansas  
Filing Company: ReliaStar Life Insurance Company State Tracking Number: 41284  
Company Tracking Number: CNL ENDORSEMENT  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: CNL Endorsement  
Project Name/Number: CNL Endorsement/

## Filing at a Glance

Company: ReliaStar Life Insurance Company

Product Name: CNL Endorsement

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: MNNP-125974060 State: ArkansasLH

SERFF Status: Closed State Tr Num: 41284

Co Tr Num: CNL ENDORSEMENT State Status: Approved-Closed

Co Status: Reviewer(s): Linda Bird

Author: Mary Jaensch Disposition Date: 01/12/2009

Date Submitted: 01/08/2009 Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: CNL Endorsement

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/12/2009

State Status Changed: 01/12/2009

Corresponding Filing Tracking Number:

Filing Description:

ReliaStar Life Insurance Company, NAIC # 67105, FEIN: 41-0451140

Group Universal Life Insurance Product (originally on Connecticut National Life paper)

Endorsement Form: R-08664

For use with Certificate Form: 13120-0

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Pending in MN

Market Type: Group

Group Market Size: Large

Group Market Type: Employer

Deemer Date:

To Whom It May Concern:

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It was recently brought to our attention that the above referenced certificate contains an error. As such, we are submitting the attached Endorsement for your review and approval. A revision has been made in order to clarify the Death Benefit provision; no other changes have been made to the certificate.

This is a group universal life insurance certificate which was originally issued by Connecticut National Life Insurance Company. Through a series of mergers and acquisitions by United Services Life Insurance Company and ReliaStar Life Insurance Company, the policy is now insured by ReliaStar Life Insurance Company. This particular group policy and certificate are no longer being marketed. There are approximately 7 existing certificateholders in your state.

We are also attaching, for informational purposes, a copy of the letter that will be sent to each certificateholder along with the Endorsement.

This form is in final, printed format, has been submitted to Minnesota, our state of domicile, and is currently pending review. The form contains no variables and achieves a minimum Flesch score of 58.3.

To the best of my knowledge and belief, this submission complies with the laws, regulations and bulletins of your state. Thank you in advance for your prompt review and consideration of this submission. Please contact me at the number listed above if you have any questions or if you need any additional information in order to complete your review.

## Company and Contact

### Filing Contact Information

Mary Jaensch, Compliance Analyst  
P.O. Box 20  
Minneapolis, MN 55440-0020

mary.jaensch@us.ing.com  
(612) 372-1010 [Phone]  
(612) 342-3695[FAX]

### Filing Company Information

ReliaStar Life Insurance Company  
P.O. Box 20  
Minneapolis, MN 55440-0020  
(612) 372-5246 ext. [Phone]

CoCode: 67105  
Group Code: 229  
Group Name:  
FEIN Number: 41-0451140  
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State of Domicile: Minnesota  
Company Type:  
State ID Number:

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$75.00  
Retaliatory? Yes  
Fee Explanation: MN fee is \$75  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ReliaStar Life Insurance Company	\$75.00	01/08/2009	24894672

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	01/12/2009	01/12/2009

*SERFF Tracking Number:* MNNP-125974060      *State:* Arkansas  
*Filing Company:* ReliaStar Life Insurance Company      *State Tracking Number:* 41284  
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*TOI:* L08 Life - Other      *Sub-TOI:* L08.000 Life - Other  
*Product Name:* CNL Endorsement  
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## **Disposition**

Disposition Date: 01/12/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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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		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Letter to certholders		Yes
<b>Form</b>	Endorsement		Yes

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## Form Schedule

**Lead Form Number:** R-08664

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R-08664	Certificate	Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		58	R-08664.pdf

# ReliaStar Life Insurance Company

## Certificate Endorsement

Your Universal Life Insurance Certificate has been changed. Please attach this Endorsement to your Certificate.

The fourth paragraph of the provision entitled "Death Benefit" is amended as follows (see page 5 of the Certificate):

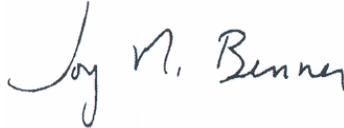
If the Specified Amount on the date of death does NOT include the Cash Value Fund, the Death Benefit will be the larger of:

- The Specified Amount; or
- The value of the Cash Value Fund times the attained age factor shown on the table of factors attached to the Certificate.

Executed at the Home Office  
20 Washington Avenue South  
Minneapolis, Minnesota 55401



President



Secretary

ReliaStar Life Insurance Company  
Administrative Office:  
P.O. Box 122  
Minneapolis, Minnesota 55440-0122

<i>SERFF Tracking Number:</i>	<i>MNNP-125974060</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ReliaStar Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41284</i>
<i>Company Tracking Number:</i>	<i>CNL ENDORSEMENT</i>		
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<i>Project Name/Number:</i>	<i>CNL Endorsement/</i>		

## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice

01/05/2009

**Comments:**

Compliance cert and readability cert attached.

**Attachments:**

AR comp cert.pdf

AR read cert.pdf

### Review Status:

**Satisfied -Name:** Letter to certholders

01/08/2009

**Comments:**

Informational---letter to certholders

**Attachment:**

FINAL letter to certholders.pdf

**CERTIFICATION OF COMPLIANCE**  
Arkansas Rule and Regulation 19  
Unfair Sex Discrimination in the Sale of Insurance

ReliaStar Life Insurance Company hereby certifies that it is in compliance with Rule and Regulation 19 - Unfair Sex Discrimination in the Sale of Insurance.

*S. Saver-Patterson*

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Susannah Saver -Patterson  
Assistant Secretary

1/8/09  
Date

## READABILITY CERTIFICATION

Arkansas Statutes, Title 23, Chapter 80, Subchapter 2  
Life and Disability Insurance Policy Language Simplification Act

ReliaStar Life Insurance Company hereby certifies that R-08664 has achieved a Flesch Reading Ease Score of 58.3 and complies with the requirements of the Life and Disability Insurance Policy Language Simplification Act.



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Susannah Saver-Patterson  
Assistant Secretary

1/8/09  
Date

ReliaStar Life Insurance Company  
Administrative Office:  
P.O. Box 122  
Minneapolis, Minnesota 55440-0122

[Date]

[Name]  
[Address]  
[City, State, Zip]

RE: Certificate Number

Dear Certificateholder:

Your group universal life insurance certificate was originally issued by Connecticut National Life Insurance Company. Through a series of mergers and acquisitions by United Services Life Insurance Company and ReliaStar Life Insurance Company, the policy is now insured by ReliaStar Life Insurance Company.

Our records show, and your premium payment reflects, that you elected a specified amount upon death that does not include the cash value. It has come to our attention that you may have received a copy of your group universal life certificate that contains an error and therefore does not accurately describe the coverage you elected. We are sending you the attached endorsement to correct this error. Please place this endorsement with your certificate.

No action is required on your part and your premiums will not change as a result of this endorsement. However, should you wish to select the death benefit with cash value option, you must contact a representative at the number listed below within 30 days of receipt of this letter. Please be advised that the death benefit with cash value option will result in a higher premium.

We ask that you carefully review the endorsement and your certificate for a full understanding of the provisions. If you have questions, you may call customer service at 1-800-748-4017, Mon - Fri, 8:00 AM - 5:00 PM Central.

Sincerely,

[Signature here]

Kim Baker  
Vice President, Operations Support