

SERFF Tracking Number: MNNP-126424093 State: Arkansas  
Filing Company: ReliaStar Life Insurance Company State Tracking Number: 44383  
Company Tracking Number: R-08664A  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Rev CNL Endorsement  
Project Name/Number: Rev CNL Endorsement/R-08664a

## Filing at a Glance

Company: ReliaStar Life Insurance Company

Product Name: Rev CNL Endorsement

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: MNNP-126424093 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 44383

Co Tr Num: R-08664A

Author: Mary Jaensch

Date Submitted: 12/21/2009

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 12/22/2009

Disposition Status: Approved-  
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: Rev CNL Endorsement

Project Number: R-08664a

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/22/2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 12/07/2009

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Employer

Explanation for Other Group Market Type:

State Status Changed: 12/22/2009

Created By: Mary Jaensch

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Mary Jaensch

Filing Description:

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

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

Revised Endorsement Form: R-08664a

Replacing Endorsement Form: R-08664

For use with Certificate Form 13120-0

To Whom It May Concern:

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We recently submitted Endorsement Form R-08664 which was approved by your department on January 12, 2009 (MNNP-125974060) . We have since discovered the Endorsement referenced the wrong paragraph to be corrected. As such, we are submitting the attached revised Endorsement for your review and approval. We are also attaching, as a Supporting Document, a revised "Letter to Certificateholders" which reflects the changes in the new Endorsement and includes other minor changes to help clarify the endorsement to the Certificate holders.

Please be advised that the original Endorsement Form R-08664 has not been sent to any certificateholders. Once this revised Endorsement is approved, we will begin the mailing.

This form is in final, printed format and was approved by Minnesota, our state of domicile, on December 7, 2009. The form contains no variables and achieves a minimum Flesch score of 52.5.

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 mary.jaensch@us.ing.com  
 P.O. Box 20 612-372-1010 [Phone]  
 Route 7789 612-342-3695 [FAX]  
 Minneapolis, MN 55440-0020

### Filing Company Information

ReliaStar Life Insurance Company	CoCode: 67105	State of Domicile: Minnesota
P.O. Box 20	Group Code: 229	Company Type:
Minneapolis, MN 55440-0020	Group Name:	State ID Number:
(612) 372-5246 ext. [Phone]	FEIN Number: 41-0451140	

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## Filing Fees

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

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ReliaStar Life Insurance Company	\$75.00	12/21/2009	32931836

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/22/2009	12/22/2009

*SERFF Tracking Number:* MNNP-126424093      *State:* Arkansas  
*Filing Company:* ReliaStar Life Insurance Company      *State Tracking Number:* 44383  
*Company Tracking Number:* R-08664A  
*TOI:* L08 Life - Other      *Sub-TOI:* L08.000 Life - Other  
*Product Name:* Rev CNL Endorsement  
*Project Name/Number:* Rev CNL Endorsement/R-08664a

## **Disposition**

Disposition Date: 12/22/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Informational-letter to certholders		Yes
Form	Endorsement		Yes

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## Form Schedule

Lead Form Number: R-08664a

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R-08664a	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Endorsement	Initial		52.500	R-08664a.pdf

# ReliaStar Life Insurance Company

## Certificate Endorsement

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

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

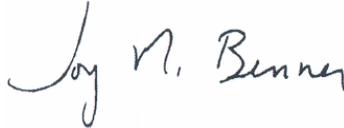
If the Specified Amount on the date of death includes the Cash Value Fund, the Death Benefit will be the larger of:

- 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-126424093</i>	<i>State:</i>	<i>Arkansas</i>
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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<p><b>Satisfied - Item:</b> Flesch Certification</p> <p><b>Comments:</b> Comp and read cert attached</p> <p><b>Attachments:</b> AR comp cert.pdf AR read cert.pdf</p>		
<p><b>Bypassed - Item:</b> Application</p> <p><b>Bypass Reason:</b> Not required</p> <p><b>Comments:</b></p>		
<p><b>Satisfied - Item:</b> Informational-letter to certholders</p> <p><b>Comments:</b> Letter attached</p> <p><b>Attachment:</b> FINAL letter to certholders.pdf</p>		

**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

12/21/09  
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-08664a has achieved a Flesch Reading Ease Score of 52.5 and complies with the requirements of the Life and Disability Insurance Policy Language Simplification Act.



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Susannah Saver-Patterson  
Assistant Secretary

12/21/2009

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:

ReliaStar Life Insurance Company now insures your group universal life insurance certificate originally issued by Connecticut National Life Insurance Company. We recently discovered that, as the result of a printing error, your group universal life certificate does not accurately describe the coverage you elected.

Our records show, and your cost of insurance charges reflect, that you elected a level death benefit option. This means that upon the death of the named insured, your beneficiary would receive the Specified Amount listed on the Schedule of Benefits less any outstanding loans or unpaid charges. Unfortunately, the certificate did not correctly print the language describing the level death benefit option. We are sending you the attached endorsement (R-08664a) to correct the misprint in the certificate. 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 keep the increasing death benefit option as printed in the certificate in lieu of accepting the endorsement, you must contact a representative at the number listed below within 30 days of receipt of this letter. Please be advised that choosing the increasing death benefit option will result in higher insurance charges over the life of your coverage.

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