

SERFF Tracking Number: NICS-126390676 State: Arkansas
 Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 44249
 Company Tracking Number: FLA-ROP 11/2009
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: ROP Rider - Informational Filing; Update Rates
 Project Name/Number: /

Filing at a Glance

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company

Product Name: ROP Rider - Informational SERFF Tr Num: NICS-126390676 State: Arkansas

Filing: Update Rates

TOI: L08 Life - Other

SERFF Status: Closed-Accepted State Tr Num: 44249

For Informational Purposes

Sub-TOI: L08.000 Life - Other

Co Tr Num: FLA-ROP 11/2009

State Status: Filed-Closed

Filing Type: Form

Author: Gary Newman

Reviewer(s): Linda Bird

Date Submitted: 12/04/2009

Disposition Date: 12/04/2009

Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: 12/22/2009

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments: Informational filing sent simultaneously to the company's domicile state of Illinois.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/04/2009

Explanation for Other Group Market Type:

State Status Changed: 12/04/2009

Deemer Date:

Created By: Gary Newman

Submitted By: Gary Newman

Corresponding Filing Tracking Number:

Filing Description:

We are submitting an informational filing to update rate/actuarial memorandum information for a previously approved ROP Rider that is used with two previously approved policy forms. This is for new issues only and just changes cash value benefits to comply with Actuarial Guideline 45 (aka Guideline CCC), the premium rates remain unchanged.

The ROP Rider form number F3725, was originally approved for use on 1/2/2007. The two previously approved policies

SERFF Tracking Number: NICS-126390676 State: Arkansas
 Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 44249
 Company Tracking Number: FLA-ROP 11/2009
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: ROP Rider - Informational Filing; Update Rates
 Project Name/Number: /

are as follows: Form numbers F3600 (level death term life), originally approved on 12/2/2005, and later updated via a revised ROP actuarial memorandum submission on 10/20/2008; and form number F3800 (level death benefit mortgage term), originally approved on 5/17/2007, and later updated via a revised ROP actuarial memorandum submission on 7/31/2007.

Thank you for your prompt attention to this submission.

Company and Contact

Filing Contact Information

Gary Newman, nics@insightbb.com
 5314 Manor Court 502-767-3975 [Phone]
 Crestwood, KY 40014

Filing Company Information

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

Fidelity Life Association, A Legal Reserve Life Insurance Company CoCode: 63290 State of Domicile: Illinois
 1211 West 22nd Street, Suite 209 Group Code: Company Type:
 Oak Brook, IL 60523 Group Name: State ID Number:
 (630) 533-0392 ext. [Phone] FEIN Number: 36-1068685

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity Life Association, A Legal Reserve Life Insurance Company	\$0.00	12/04/2009	
Fidelity Life Association, A Legal Reserve Life Insurance Company	\$50.00	12/04/2009	32491036

SERFF Tracking Number: NICS-126390676 State: Arkansas
Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 44249
Company Tracking Number: FLA-ROP 11/2009
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: ROP Rider - Informational Filing; Update Rates
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/04/2009	12/04/2009

SERFF Tracking Number: NICS-126390676 State: Arkansas
Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 44249
Company Tracking Number: FLA-ROP 11/2009
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: ROP Rider - Informational Filing; Update Rates
Project Name/Number: /

Disposition

Disposition Date: 12/04/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NICS-126390676 State: Arkansas
 Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 44249
 Company Tracking Number: FLA-ROP 11/2009
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: ROP Rider - Informational Filing; Update Rates
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Third Party Authorization Letter		Yes
Supporting Document	Updated Actuarial Memorandum		No

SERFF Tracking Number: NICS-126390676 State: Arkansas
Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 44249
Company Tracking Number: FLA-ROP 11/2009
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: ROP Rider - Informational Filing; Update Rates
Project Name/Number: /

Supporting Document Schedules

Item Status: **Status Date:**

Bypassed - Item: Flesch Certification
Bypass Reason: This submission is just an update to an actuarial memorandum.
Comments:

Item Status: **Status Date:**

Bypassed - Item: Application
Bypass Reason: No policy form being filed. Actuarial memorandum update to a previously approved ROP rider form.
Comments:

Item Status: **Status Date:**

Satisfied - Item: Third Party Authorization Letter
Comments:
Attachment:
Fidelity Third Party Auth.pdf



Established 1896

Innovation Is Our PolicySM

Fidelity Life Association
1211 West 22nd Street, Suite 209
Oak Brook, IL 60523
Tel: 630.522.0392 Fax: 866.375.8175

February 24, 2009

To Whom It May Concern:

Please allow this letter to serve as authorization for Problem Solving Enterprises, Inc. and Newman Insurance Compliance Solutions, LLC to make rate, rule and form filings on behalf of Fidelity Life Association, a Legal Reserve Life Insurance Company. Problem Solving Enterprises and Newman Insurance Compliance Solutions serve as actuarial and compliance consultants for Fidelity Life Association.

Any questions may be directed to me at 630-371-1888.

Sincerely,

A handwritten signature in black ink, appearing to read "C. Brady".

Ciaran Brady
Vice President of Operations