

SERFF Tracking Number: SYMX-126427274 State: Arkansas
Filing Company: Symetra Life Insurance Company State Tracking Number: 44384
Company Tracking Number: L-10026 12/09
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
Product Name: L-10026 12/09 - Paid-Up Term Policy
Project Name/Number: IND- Individual/TL AR0016910F01

Filing at a Glance

Company: Symetra Life Insurance Company

Product Name: L-10026 12/09 - Paid-Up Term Policy SERFF Tr Num: SYMX-126427274 State: Arkansas

TOI: L04I Individual Life - Term

SERFF Status: Closed-Approved- Closed State Tr Num: 44384

Sub-TOI: L04I.500 Other

Co Tr Num: L-10026 12/09

State Status: Approved-Closed

Filing Type: Form

Author: Symetra Life

Reviewer(s): Linda Bird

Date Submitted: 12/21/2009

Disposition Date: 12/22/2009

Disposition Status: Approved-Closed

Implementation Date Requested: 01/18/2010

Implementation Date:

State Filing Description:

General Information

Project Name: IND- Individual

Status of Filing in Domicile: Pending

Project Number: TL AR0016910F01

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: 12/22/2009

Explanation for Other Group Market Type:

State Status Changed: 12/22/2009

Deemer Date:

Created By: Symetra Life

Submitted By: Symetra Life

Corresponding Filing Tracking Number:

Filing Description:

SYMETRA Life Insurance Company

NAIC # 1129-68608 FEIN # 91-0742147

RE: L-10026 12/09 - Paid-Up Term Policy

We are submitting copies of the final version of the above referenced form for your review. The form is new and does not replace any form currently in use in your state. The content does not deviate from normal company or industry standards.

SERFF Tracking Number: SYMX-126427274 State: Arkansas
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Company Tracking Number: L-10026 12/09
TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other
Product Name: L-10026 12/09 - Paid-Up Term Policy
Project Name/Number: IND- Individual/TL AR0016910F01

L-10026 12/09, Paid-Up Term Policy, will be issued on the life of a child covered under an insured child's benefit rider in the event of the death of the parent.

Issue ages are 0 up to age 25.

This product will be sold through agents who are licensed and appointed by Symetra Life Insurance Company.

If you have questions, please contact me at the numbers noted below.

Sincerely,

Linda Porter, Insurance Compliance
(425) 256-549
800/796-3872 ext. 65495
linda.porter@symetra.com

Company and Contact

Filing Contact Information

Linda Porter, State Filings Analyst
P.O. Box 34690 SC-11
Seattle, WA 98124-1690

Linda.Porter@Symetra.com
425-256-8000 [Phone] 65495 [Ext]
425-256-5466 [FAX]

Filing Company Information

Symetra Life Insurance Company
P.O. Box 34690
Seattle, WA 98124-1690
(425) 256-8000 ext. [Phone]

CoCode: 68608 State of Domicile: Washington
Group Code: 1129 Company Type:
Group Name: State ID Number: 667
FEIN Number: 91-0742147

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Symetra Life Insurance Company	\$50.00	12/21/2009	32939576

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Correspondence Summary

Dispositions

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

<i>SERFF Tracking Number:</i>	<i>SYMX-126427274</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Symetra Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44384</i>
<i>Company Tracking Number:</i>	<i>L-10026 12/09</i>		
<i>TOI:</i>	<i>L041 Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L041.500 Other</i>
<i>Product Name:</i>	<i>L-10026 12/09 - Paid-Up Term Policy</i>		
<i>Project Name/Number:</i>	<i>IND- Individual/TL AR0016910F01</i>		

Disposition

Disposition Date: 12/22/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>SYMX-126427274</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Symetra Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44384</i>
<i>Company Tracking Number:</i>	<i>L-10026 12/09</i>		
<i>TOI:</i>	<i>L041 Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L041.500 Other</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Application		No
Form	Paid-Up Term Policy		Yes

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Form Schedule

Lead Form Number: L-10026 12/09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	L-10026 12/09	Policy/Cont ract/Fraternal Certificate	Policy/Cont Paid-Up Term Policy	Initial		50.600	L-10026 12_09 .PDF

POLICY NUMBER : AA00000000

INSURED: John Doe

AGE AT ISSUE: 10

FACE AMOUNT: \$10,000

AGE AT EXPIRY: 25

POLICY DATE: Nov 1, 2009

EXPIRY DATE: Oct 4, 2024

PAID-UP TERM POLICY

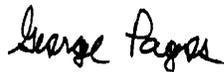
Symetra Life Insurance Company (Symetra) will pay the Face Amount of this Policy in one sum, to the beneficiary immediately upon receipt of due proof of death of the Insured occurring during the term period, subject to the terms and conditions of this policy.

The Owner, while the Insured is living, may change the beneficiary by sending a written notice to Symetra. The written notice must have the name of the beneficiary and the Owner's notarized signature. Changes related to beneficiaries will take effect on the date the notice is signed, subject to any action we take prior to our receipt of the notice in our Home Office. An irrevocable beneficiary cannot be changed without the written consent of the irrevocable beneficiary.

This policy has been issued in accordance with the terms of a Symetra policy issued on the parent of the Insured which provided that upon the death of a parent that the Insured would be entitled to a paid-up nonparticipating term policy for the term ending on the expiry date.

Policy years, months, and anniversaries are measured from the policy date noted above, which is also the effective date of this policy.

The provisions on the following pages are a part of the policy which Symetra Life Insurance Company, a stock company, has issued at our Home Office.



George Pagos
Secretary



Randall H. Talbot
President

PAID-UP TERM POLICY

CONVERTIBLE TO EXPIRY

NONPARTICIPATING -- NONRENEWABLE

FACE AMOUNT PAYABLE AT DEATH OF INSURED DURING THE TERM PERIOD

Symetra Life Insurance Company
A Stock Company
777 108th Avenue NE, Suite 1200

Mailing Address:
PO Box 34690
Seattle, WA 98124-1690

877-796-3872
TT/TTY 800-833-6388
(Deaf/HH only)

GENERAL PROVISIONS

The Contract — This policy constitutes the entire contract.

Only the President, a Vice President, or Secretary has authority to change this policy. A change must be endorsed by one of these officers.

Term Period — The term period begins on the policy date and ends on the expiry date shown on the cover page.

Ownership — The Insured is the owner of this policy. The owner may exercise all rights and elect to receive all benefits provided by this policy including the right to assign it. During a period of legal incapacity such rights shall be exercisable only by the Insured's legal guardian.

Assignment — An assignment shall not be binding on Symetra until a copy of the assignment is received at its Home Office. Symetra assumes no responsibility for the validity or effect of any assignment.

Misstatement of Age or Gender— If the age or gender of the Insured has been incorrectly stated, this policy shall be corrected to provide the Insured coverage to which the Insured would be entitled based on the correct age and gender.

Incontestability — This policy is incontestable.

CONVERSION PROVISIONS

On the day following the expiry date this policy may be converted to a new policy without evidence of insurability, subject to the following conditions:

On or before the expiry date a written application for conversion, or any other method of application approved by us, must be submitted to our Home Office by the Insured or by the Insured's legal guardian during a period of legal incapacity. The conversion date will be the issue date of the new Policy. On the conversion date, the first premium must be paid on the new Policy.

The new Policy will be a permanent plan of insurance we have available for conversion. The amount of insurance may be no more than five times the amount of the coverage on the Insured under the parent's Policy. The new Policy shall be issued at the Insured's attained age and at a standard rate class.

The new policy shall be owned by the Insured or, during a period of legal incapacity, by the Insured's legal guardian.

PAID-UP TERM POLICY

CONVERTIBLE TO EXPIRY

NONPARTICIPATING -- NONRENEWABLE

FACE AMOUNT PAYABLE AT DEATH OF INSURED DURING THE TERM PERIOD

Symetra Life Insurance Company
A Stock Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135

Mailing Address:
PO Box 34690
Seattle, WA 98124-1690

877-796-3872
TT/TTY 800-833-6388
(Deaf/HH only)

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: AR - READABILITY CERTIFICATION.PDF		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: Not required for this filing Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: N/A - Automatic benefit Comments:		

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: Symetra 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
L-10026 12/09	50.6

Signed: _____



Name:

Michael F. Murphy

Title:

Assistant Vice President

Date:

December 21, 2009