

SERFF Tracking Number: UNLI-126015402 State: Arkansas
Filing Company: Unified Life Insurance Company State Tracking Number: 41411
Company Tracking Number: 1019
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Concord Heritage Merger Endorsement
Project Name/Number: Concord Heritage Merger Endorsement/1019

Filing at a Glance

Company: Unified Life Insurance Company

Product Name: Concord Heritage Merger Endorsement SERFF Tr Num: UNLI-126015402 State: ArkansasLH

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 41411

Sub-TOI: L08.000 Life - Other

Co Tr Num: 1019

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Rose Leiter

Disposition Date: 02/04/2009

Date Submitted: 01/30/2009

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Concord Heritage Merger Endorsement

Status of Filing in Domicile:

Project Number: 1019

Date Approved in Domicile:

Requested Filing Mode: Informational

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: 02/04/2009

State Status Changed: 02/04/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Unified Life Insurance Company (ULIC), a Texas domiciled company, has acquired the Concord Heritage Life Insurance Company (CHLIC), a New Hampshire domiciled company. ULIC is the surviving entity. The merger was effective January 1, 2009. CHLIC had two policies in force for Arkansas residents. The policies were not issued in Arkansas. The Merger Endorsement which will be sent to these two policyholders residing in Arkansas is being filed at this time. No new business will be issued on the merged business.

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Company and Contact

Filing Contact Information

Rose Leiter, Regulatory Compliance Director roseleiter@unifiedlife.com
 7201 W 129th (913) 685-2200 [Phone]
 Overland Park, KS 66213 (913) 685-2205[FAX]

Filing Company Information

Unified Life Insurance Company CoCode: 11121 State of Domicile: Texas
 7201 W 129th Group Code: Company Type: Life and Health
 Suite 300
 Overland Park, KS 66213 Group Name: State ID Number:
 (913) 871-7290 ext. [Phone] FEIN Number: 43-1917728

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unified Life Insurance Company	\$0.00	01/30/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	02/04/2009	02/04/2009

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Disposition

Disposition Date: 02/04/2009

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	Flesch Certification		Yes
Supporting Document	Application		No
Form	Merger Endorsement		Yes

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Form Schedule

Lead Form Number: CHLIC-ME-09

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CHLIC-ME-09	Policy/Cont	Merger Endorsement Initial	Initial			Merger Endorsement - CHLIC-ME-09.pdf
		ract/Fratern	al				
		Certificate:	Amendmen				
		t, Insert	Page,				
		Endorseme	nt or Rider				



UNIFIED LIFE INSURANCE COMPANY

P.O. Box 25326
Overland Park, KS 66225-5326
913-685-2233

Policy Number:
Insured's Name:

MERGER ENDORSEMENT

This is to certify that CONCORD HERITAGE LIFE INSURANCE COMPANY, a New Hampshire life insurance company, has completed a statutory merger with and into UNIFIED LIFE INSURANCE COMPANY, a Texas life insurance company. Pursuant to the terms of the Merger Agreement, UNIFIED LIFE INSURANCE COMPANY ("UNIFIED") hereby assumes as of 12:01 a.m., C.D.T. on January 1, 2009 (the "Effective Date"), the contractual liability of CONCORD HERITAGE LIFE INSURANCE COMPANY ("CHLIC") under this Policy and CHLIC will cease to exist. Unified will have all liability under this policy subject to any defenses and offsets available to CHLIC on the Effective Date, and subject to the terms and conditions of the Merger Agreement and this Merger Endorsement.

UNIFIED will pay all benefits in accordance with the original terms of the Policy and will carry out the provisions of the Policy and perform all obligations contained therein as fully as they would have been performed by CHLIC. All premium payments and correspondence should be sent to:

UNIFIED LIFE INSURANCE COMPANY
PO Box 25326
Overland Park, Ks 66225-5326

FOR INFORMATION OR TO MAKE A COMPLAINT, CALL: 1-800-237-4463

IN WITNESS WHEREOF, UNIFIED LIFE INSURANCE COMPANY has caused this Merger Endorsement to be executed in its name and on its behalf by its President and Secretary.

President

Secretary

THIS ENDORSEMENT IS NOW A PART OF YOUR POLICY AND SHOULD BE ATTACHED THERETO AND KEPT WITH IT.

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Rate Information

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Supporting Document Schedules

Review Status:

Bypassed -Name: Application

01/30/2009

Bypass Reason: N/A

Comments: