

SERFF Tracking Number: UNUM-126028765 State: Arkansas  
Filing Company: The Paul Revere Life Insurance Company State Tracking Number: 41577  
Company Tracking Number:  
TOI: L02I Individual Life - Endowment Sub-TOI: L02I.000 Life - Endowment  
Product Name: PRL CVAT-END  
Project Name/Number: /

## Filing at a Glance

Company: The Paul Revere Life Insurance Company

Product Name: PRL CVAT-END

SERFF Tr Num: UNUM-126028765 State: Arkansas

TOI: L02I Individual Life - Endowment

SERFF Status: Closed-Approved-  
Closed State Tr Num: 41577

Sub-TOI: L02I.000 Life - Endowment

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Julie Mader, Vanessa  
Vice, Nancy MacLean, Joanna  
Shepich

Disposition Date: 02/18/2009

Date Submitted: 02/17/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 02/06/2009

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: 02/18/2009

Explanation for Other Group Market Type:

State Status Changed: 02/18/2009

Deemer Date:

Created By: Vanessa Vice

Submitted By: Julie Mader

Corresponding Filing Tracking Number:

Filing Description:

A recent review of our closed block of policy files indicates that all inforce issues of Policy Form 422, Interest Sensitive Cash Value Endowment at 95, need to be amended to ensure that they will continue to qualify for life insurance treatment under federal income tax laws at all policy durations. Form PRL CVAT-END will be sent to all existing policyholders, with a letter of explanation. Benefits of the policies will not be reduced. The death benefit remains the same or is higher under certain circumstances. There is no additional cost for this endorsement or for any additional death benefit provided by it.

SERFF Tracking Number: UNUM-126028765 State: Arkansas  
 Filing Company: The Paul Revere Life Insurance Company State Tracking Number: 41577  
 Company Tracking Number:  
 TOI: L021 Individual Life - Endowment Sub-TOI: L021.000 Life - Endowment  
 Product Name: PRL CVAT-END  
 Project Name/Number: /

Policy Form 422 was approved by your Department on August 29, 1989 for The Paul Revere Protective Life Insurance Company, which was merged into The Paul Revere Life Insurance Company on May 3, 2001.

Form PRL CVAT-END has a readability score of at least 50 when combined with the text of the policy to which it is attached.

## Company and Contact

### Filing Contact Information

Nancy MacLean, Senior Contract Consultant nmaclean@unum.com  
 One Fountain Square 423-294-1407 [Phone]  
 Chattanooga, TN 37402

### Filing Company Information

The Paul Revere Life Insurance Company	CoCode: 67598	State of Domicile: Massachusetts
P.O. Box 100267	Group Code: 565	Company Type:
Columbia, SC 29202	Group Name:	State ID Number:
(800) 845-7330 ext. [Phone]	FEIN Number: 04-1768571	

-----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$75.00  
 Retaliatory? Yes  
 Fee Explanation: MA is domicile state, therefore, the fee is \$75.00.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Paul Revere Life Insurance Company	\$75.00	02/17/2009	25765740

SERFF Tracking Number: UNUM-126028765 State: Arkansas  
Filing Company: The Paul Revere Life Insurance Company State Tracking Number: 41577  
Company Tracking Number:  
TOI: L021 Individual Life - Endowment Sub-TOI: L021.000 Life - Endowment  
Product Name: PRL CVAT-END  
Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/18/2009	02/18/2009

SERFF Tracking Number: UNUM-126028765 State: Arkansas  
Filing Company: The Paul Revere Life Insurance Company State Tracking Number: 41577  
Company Tracking Number:  
TOI: L021 Individual Life - Endowment Sub-TOI: L021.000 Life - Endowment  
Product Name: PRL CVAT-END  
Project Name/Number: /

## Disposition

Disposition Date: 02/18/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNUM-126028765 State: Arkansas  
 Filing Company: The Paul Revere Life Insurance Company State Tracking Number: 41577  
 Company Tracking Number:  
 TOI: L021 Individual Life - Endowment Sub-TOI: L021.000 Life - Endowment  
 Product Name: PRL CVAT-END  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Endorsement		Yes

SERFF Tracking Number: UNUM-126028765 State: Arkansas  
 Filing Company: The Paul Revere Life Insurance Company State Tracking Number: 41577  
 Company Tracking Number:  
 TOI: L021 Individual Life - Endowment Sub-TOI: L021.000 Life - Endowment  
 Product Name: PRL CVAT-END  
 Project Name/Number: /

## Form Schedule

**Lead Form Number: PRL CVAT-END**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	PRL CVAT-END	Policy/Cont Endorsement ract/Fratern al Certificate	Initial		50.000	PRL CVAT- END.pdf

# The Paul Revere Life Insurance Company

Home Office:  
1 Fountain Square  
Chattanooga, Tennessee 37402-1330

Administrative Office:  
[P.O. Box 749045]  
[Dallas, Texas 75374-9045]

## Endorsement

The PERCENTAGE OF CASH VALUE table shown in the Death Benefit section is deleted and replaced with the following:

### PERCENTAGE OF CASH VALUE

Attained Age	Applicable Percentage of Cash Value	Attained Age	Applicable Percentage of Cash Value	Attained Age	Applicable Percentage of Cash Value	Attained Age	Applicable Percentage of Cash Value
[0	3711.517	24	1139.354	48	409.081	72	171.955
1	3518.026	25	1095.764	49	392.392	73	167.254
2	3334.622	26	1052.891	50	376.470	74	162.856
3	3160.779	27	1010.818	51	361.282	75	158.755
4	2995.999	28	969.788	52	346.826	76	154.929
5	2839.809	29	929.757	53	333.074	77	151.350
6	2691.763	30	891.046	54	320.009	78	147.987
7	2551.434	31	853.503	55	307.615	79	144.806
8	2418.421	32	817.306	56	295.850	80	141.782
9	2292.342	33	782.416	57	284.678	81	138.909
10	2172.836	34	748.844	58	274.064	82	136.182
11	2059.560	35	716.722	59	263.968	83	133.605
12	1952.190	36	685.885	60	254.358	84	131.181
13	1850.417	37	656.385	61	245.230	85	128.899
14	1753.950	38	628.180	62	236.559	86	126.734
15	1662.511	39	601.281	63	228.342	87	124.645
16	1575.840	40	575.628	64	220.577	88	122.586
17	1493.688	41	551.157	65	213.249	89	120.492
18	1415.818	42	527.856	66	206.334	90	118.283
19	1367.002	43	505.614	67	199.801	91	115.854
20	1319.760	44	484.432	68	193.617	92	113.064
21	1273.715	45	464.211	69	187.749	93	109.710
22	1228.430	46	444.959	70	182.176	94	105.500]
23	1183.566	47	426.597	71	176.893		

This endorsement is made a part of your policy as of your 2008 policy anniversary.

All other terms, conditions, limitations and provisions of your policy remain unchanged.



**SUSAN N. ROTH**  
Secretary

SERFF Tracking Number: UNUM-126028765 State: Arkansas  
 Filing Company: The Paul Revere Life Insurance Company State Tracking Number: 41577  
 Company Tracking Number:  
 TOI: L021 Individual Life - Endowment Sub-TOI: L021.000 Life - Endowment  
 Product Name: PRL CVAT-END  
 Project Name/Number: /

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b> AR Readability Certificate.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not applicable to this filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Statement of Variability		
<b>Comments:</b> The Percentage of Cash Value Table included on Form PRL CVAT-END includes variable percentages which are indicated with brackets. These percentages will only vary based on class of risk (tobacco, non-tobacco and juvenile).		

