

SERFF Tracking Number: HRCN-126058663 State: Arkansas
Filing Company: Horace Mann Life Insurance Company State Tracking Number: 41725
Company Tracking Number: AR GC-L6G20X
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
Product Name: Group Dependent Life Riders
Project Name/Number: Group Dependent Life Riders/

Filing at a Glance

Company: Horace Mann Life Insurance Company

Product Name: Group Dependent Life Riders SERFF Tr Num: HRCN-126058663 State: Arkansas
TOI: L04G Group Life - Term SERFF Status: Closed-Approved- State Tr Num: 41725
Closed

Sub-TOI: L04G.500 Other Co Tr Num: AR GC-L6G20X State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Author: Dorothy Ruppert Disposition Date: 03/05/2009
Date Submitted: 03/04/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Group Dependent Life Riders
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 03/05/2009

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Group Market Type: Employer, Association
Explanation for Other Group Market Type:
State Status Changed: 03/05/2009
Created By: Dorothy Ruppert
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Dorothy Ruppert

Filing Description:

GC-L6G20X Policy Rider Providing Dependent Life Insurance Benefits (used with group term life policy)

GC-L6C20X Certificate Rider Providing Dependent Life Insurance Benefits (used with group term life certificate)

The above listed forms are being submitted for your review and approval. They are new forms and do not replace any forms previously approved in your state.

No part of this filing contains any unusual or controversial items from normal company or industry standards.

Rider GC-L6G20X is to be used with the master policy comprised by group life alternate page series GC-LMGA0X, et al,

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(initially approved by your Department 9/29/1981). Rider GC-L6C20X is to be used with the corresponding certificate.

They have been completed with variable material enclosed in brackets.

STATEMENT OF VARIABILITY

Renewal – Notification of non-renewal is variable to us to comply with states with different notification requirements.

Dependents Eligible – The ages within this section are variable to apply us to comply with states with different age requirements.

Conversion of Dependent’s Insurance – In item 2) the year requirements is variable to apply us to comply with states with different age requirements.

Insuring Provisions Section – This section is variable to allow the rider to be customized to fit the policyholder’s needs.

Company and Contact

Filing Contact Information

Dorothy Ruppert, rupperd1@horacemann.com
 1 Horace Mann Plaza 217-788-5303 [Phone]
 Springfield, IL 62715-0001 217-535-7197 [FAX]

Filing Company Information

Horace Mann Life Insurance Company CoCode: 64513 State of Domicile: Illinois
 1 Horace Mann Plaza Group Code: Company Type: Life,
 Accident/Health, Annuity, Credit
 Springfield, IL 62715-0001 Group Name: State ID Number:
 (217) 789-2500 ext. [Phone] FEIN Number: 37-0726637

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Horace Mann Life Insurance Company	\$50.00	03/04/2009	26117693

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/05/2009	03/05/2009

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Disposition

Disposition Date: 03/05/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HRCN-126058663 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Form	Policy Rider Providing Dependent Life Insurance Benefits		No
Form	Certificate Rider Providing Dependent Life Insurance Benefits		No

SERFF Tracking Number: HRCN-126058663 State: Arkansas
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Form Schedule

Lead Form Number: GC-L6G20X

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GC-L6G20X	Policy/Cont Policy Rider ract/Fratern Providing Dependent al Life Insurance Certificate: Benefits Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54.600	GCL6G20X 5-10.pdf
	GC-L6C20X	Certificate Certificate Rider Amendmen Providing Dependent t, Insert Life Insurance Page, Benefits Endorseme nt or Rider	Initial		52.300	GCL6C20X 5-10.pdf

Horace Mann Life Insurance Company

Home Office: 1 Horace Mann Plaza
Springfield, Illinois 62715-0001
1-800-999-1030

POLICY RIDER PROVIDING DEPENDENT LIFE INSURANCE BENEFITS

This Rider is a legal contract between the Policyholder and us. (When we refer to "we", "our", "us" and "the Company", we mean Horace Mann Life Insurance Company.) The Policyholder is named in Part I. of the Insuring Provisions Section of this Rider. In order to form this legal contract, he/she filled in the application and paid the additional premium. These actions put this Rider in force as of the Effective Date shown in Part I. of the Insuring Provisions Section of this Rider. This Rider is a part of the Policy. It adds benefits to the Policy; but it does not change the rest of the Policy. The Policy controls this Rider.

PREMIUM

This Rider provides insurance on the lives of Dependents of the individual Insureds. (The term "Insured" is defined in the "Definitions" section of the Policy.) The additional premium for this additional coverage for each dependent unit is shown in Part I. of the Insuring Provisions Section of this Rider. To determine the total additional premium, take the amount per unit times the total number of dependent units taken. In order for each individual Insured to cover his/her Dependents, he/she must apply for these benefits; and the premium must be paid. Refer to the Effective Date of Dependent Life Insurance Section of this Rider to determine each person's effective date of coverage.

RENEWAL

As long as the Policy stays in force and we give our consent, this Rider can be renewed. We cannot refuse to renew this Rider until the first Policy Anniversary date. After this, we can refuse to renew on any premium due date. We can refuse to renew this Rider if, out of the total number of persons eligible for Dependent Life Insurance, less than 75% of them are actually insured for Dependent Life Insurance. If we refuse to renew, we will write and tell the Policyholder at least [31] days before the non-renewal date.

DEPENDENTS ELIGIBLE

An Insured is eligible to apply for Dependent Life Insurance coverage under this Rider for his/her eligible Dependent(s). Dependent means an Insured's:

- 1) legal spouse; or
- 2) unmarried child who is:
 - a) at least 14 days of age, but not yet age [19]; and
 - b) dependent upon the Insured for principal financial support or is claimed as a dependent on the Insured's federal income tax return.

Age [19] is changed to age [23] if such child is registered in and attending an accredited educational institution on a full-time basis as defined in the regulations of the institution.

The term child shall include any:

- a) child born to the Insured;
- b) legally adopted child of the Insured, from the time of placement in your home with the intent to adopt;
- c) stepchild who lives with the Insured;
- d) child for whom the Insured has legal guardianship; or
- e) child for whom coverage must be provided in accordance with state law or court order.

A person cannot be insured under this Rider as a Dependent if he/she is eligible as an Insured under the policy.

A Dependent becomes eligible for Dependent Life Insurance on the later of:

- 1) the date the Insured becomes eligible under the Policy for life insurance on himself, if the Dependent meets the definition of Dependent on such date and if this Policy Rider is in force on that date; or
- 2) the Effective Date of this Policy Rider; or
- 3) the date the Dependent of the Insured meets the definition of Dependent.

Proof of good health of the dependent will not be required as long as the Insured makes application for Dependent Life Insurance coverage within 31 days after a person becomes eligible. At any other time, proof of good health will be required. If it is, it must be at no expense to us. No insurance coverage will be provided for a dependent if proof of the good health of such dependent is not satisfactory to us.

EFFECTIVE DATE OF DEPENDENT LIFE INSURANCE

All of the Insured's eligible Dependents will become insured on the Effective Date of this Rider as long as you were covered under the Policy for life insurance on or before that date provided:

- 1) the Insured is covered in a classification that includes such Dependents; and
- 2) dependent coverage has been applied for and payment of premium has been made on or before such date.

Otherwise, eligible Dependents will become insured on the premium due date on or after the date application is made and approved and the premium is paid. Dependent Life Insurance cannot be in force unless the Insured is covered under the Policy for life insurance on himself/herself.

Once the Insured is insured for Dependent Life Insurance, any of his/her newly acquired Dependents in that same class shall become insured on the date they become eligible.

If the Insured is covered under a classification which does not include any or all of the Dependents whom he/she wishes to be covered, the Insured must apply for the additional coverage. Then, the effective date of the added coverage will be the next premium due date on or after the date we accept the request for such (additional) coverage.

If proof of good health is required, a Dependent will not become insured until the premium due date on or after the date the Company determines the proof to be satisfactory.

A newborn child, who has been continuously confined in a hospital since birth, will become insured for Dependent Life Insurance automatically on the day he/she would normally have become insured, in spite of such confinement, as long as the Insured: 1) was insured for Dependent Life Insurance on the date of birth; and 2) has remained continuously so insured.

In all other instances, any Dependent who is confined in a hospital on the date his/her insurance should have become effective will have his/her insurance delayed until the day after his/her final discharge from the hospital.

BENEFIT

The Amount of Insurance at any one time on the life of your Dependent is shown in the Schedule of Insurance, in Part II. of the Insuring Provisions Section of this Rider. If a Dependent (while sane or insane) should die by suicide within two years of his/her effective date of coverage, the Amount of Insurance will not be payable. In this instance, we will refund the premiums that were paid for the coverage. (In Colorado and North Dakota, two years is changed to one year.)

BENEFIT PAYMENT

We will pay the Insured the applicable Amount of Insurance if his/her Dependent dies while such Dependent is insured under this Rider. Due proof of death must be furnished. Then, payment will be made in one lump sum.

If the Insured is not living at the time of his/her Dependent's death, payment will be made as follows:

- 1) If payment is due to Insured's Dependent spouse's death, payment will be made to the Dependent spouse's executors or administrators for the estate.
- 2) If payment is due to the Insured's Dependent child's death, payment will be made to the first surviving class of the following classes of successive preference beneficiaries: a) the Insured's surviving spouse; b) the Dependent child's surviving brothers and sisters; c) the Insured's executors or administrators for the estate.

CONVERSION OF DEPENDENT'S INSURANCE

- 1) If a Dependent's insurance terminates due to:
 - a) termination of the Insured's employment;
 - b) termination of membership in a class eligible for insurance;
 - c) the Insured's death;
 - d) termination of a child's eligibility due to age or marital status; or
 - e) the Insured's divorce,the Dependent may convert if:
 - a) application is made within 31 days of the date of termination; and
 - b) the first premium is paid to us within that period of time.

No proof of good health will be required. The converted policy will be an individual life policy. There will always be available at least one permanent policy to which a conversion will be permitted. The amount cannot be more than the amount of life insurance which ceases. The rate will be our customary rate. The rate and policy will be based on the form, the amount, the Dependent's class of risk and his/her age at the time the individual policy becomes effective.

- 2) If a Dependent's insurance terminates because the Policy terminates or the Rider terminates or is changed so that a class of Dependents is terminated, the Dependent can convert; however, he/she must have been insured with us for at least [five] years under this or similar coverage. Conversion is subject to the same rules as outlined in 1) above; except, the amount will not exceed the smaller of:
 - a) the amount of Dependent's insurance ceasing, which applies to said Dependent, less the amount he/she is or becomes eligible for under any group policy or rider issued within 31 days of the date this insurance terminates; or
 - b) the amount indicated in Part III. of the Insuring Provisions Section of this Rider.
- 3) If the Dependent dies during the time in which he/she has to apply for a conversion plan, but before such plan becomes effective, an amount of life insurance shall be payable. The amount shall be that which he/she would have been entitled to have issued to him under the conversion plan. The amount shall be payable as a claim under this Rider; and application or premium payment on the conversion plan need not have been made.

The conversion policy will be in lieu of all benefits under the group Policy or Rider. The effective date of the conversion plan will be the thirty-second day after the date in which the Dependent first became entitled to convert.

INDIVIDUAL TERMINATION

A Dependent's insurance under this Rider will terminate on the earliest of the following:

- 1) the date the Insured's coverage terminates, except as provided under the Conversion Dependent's Insurance section, above;
- 2) the end of the last period for which Dependent's premium has been paid, except as provided in the Waiver of Premium section, below;
- 3) the date the group Policy or this Rider terminates;
- 4) the date the Dependent no longer meets the definition of a Dependent, as defined in this Rider.

WAIVER OF PREMIUM

The additional premium for Dependent Life Insurance will be waived for any Insured whose premium on his/her group life insurance coverage is also being waived. Refer to the Waiver of Premium section of the Policy.

PROVISIONS NOT APPLICABLE

The following provisions of the Policy do not apply to this Rider:

- 1) Death Benefit
- 2) Beneficiary Provision; and
- 3) Premium Computation and Adjustment.

The terms of all other provision of the Policy apply to this Rider.



President

INSURING PROVISIONS SECTION

Part I. This Policy Rider is attached to and made a part of:

GROUP LIFE INSURANCE POLICY NUMBER: 12-345

ISSUED TO: ABC School District (Herein Called the Policyholder)

EFFECTIVE DATE: February 1, 2009

PREMIUM: \$0.00 per unit

Part II.

SCHEDULE OF INSURANCE

DEPENDENT	AMOUNT OF INSURANCE
[Spouse	\$0.00
Child(ren) 14 days to 6 months	\$0.00
Child(ren) 6 months and over	\$0.00]

[Benefits will reduce to 75% of full volume when the employee reaches age 65 and to 20% of full volume when the employee reaches age 70. The change in the amount of insurance will occur on the premium due date on or after the date the employee attain such age. Benefits will terminate on the policy anniversary date coinciding with or next following the Insured's retirement date.]

Part III. Amount of insurance which may be converted if the Dependent insurance terminates due to termination of the Policy or Rider (see Section 2) of the Conversion of Dependent's Insurance Provision of the Rider):

[\$10,000]

Horace Mann Life Insurance Company

Home Office: 1 Horace Mann Plaza
Springfield, Illinois 62715-0001
1-800-999-1030

CERTIFICATE RIDER PROVIDING DEPENDENT LIFE INSURANCE BENEFITS

This is to certify that the Company has issued a Policy Rider providing Dependent Life Insurance to the Policyholder. The Policy Rider allows certain employees of the Policyholder to obtain group term life insurance for their eligible Dependents. Provisions of the Policy Rider which principally affect any person insured are summarized in this Certificate Rider. This Certificate Rider is merely evidence of insurance provided by the Policy Rider. The actual terms of the Policy Rider control the insurance under this Certificate Rider. Refer to the Certificate to which this Certificate Rider is attached for the definition of the terms used herein.

DEPENDENTS ELIGIBLE

You are eligible to apply for Dependent Life Insurance coverage under this Rider for your eligible Dependent(s). Dependent means your:

- 1) legal spouse; or
- 2) unmarried child who is:
 - a) at least 14 days of age, but not yet age [19]; and
 - b) dependent upon you for principal financial support or is claimed as a dependent on your federal income tax return.

Age [19] is changed to age [23] if such child is registered in and attending an accredited educational institution on a full-time basis as defined in the regulations of the institution.

The term child shall include any:

- a) child born to you;
- b) legally adopted child of yours, from the time of placement in your home with the intent to adopt;
- c) stepchild who lives with you;
- d) child for whom you have legal guardianship; or
- e) child for whom coverage must be provided in accordance with state law or court order.

A person cannot be insured under this Rider as a Dependent if he/she is eligible as an Insured under the Policy.

A Dependent becomes eligible for Dependent Life Insurance on the later of:

- 1) the date you become eligible under the Policy for life insurance on yourself, if the Dependent meets the definition of Dependent on such date and if this Policy Rider is in force on that date; or
- 2) the Effective Date of this Certificate Rider; or
- 3) the date your Dependent meets the definition of Dependent.

Proof of good health of the dependent will not be required as long as you make application for Dependent Life Insurance coverage within 31 days after a person becomes eligible. At any other time, proof of good health will be required. If it is, it must be at no expense to us. No insurance coverage will be provided for a dependent if proof of the good health of such dependent is not satisfactory to us.

EFFECTIVE DATE OF DEPENDENT LIFE INSURANCE

All of your eligible Dependents will become insured on the Effective Date of this Rider as long as you were covered under the Policy for life insurance on or before that date provided:

- 1) you are covered in a classification that includes such Dependents; and
- 2) dependent coverage has been applied for and payment of premium has been made on or before such date.

Otherwise, eligible Dependents will become insured on the premium due date on or after the date application is made and approved and the premium is paid. Dependent Life Insurance cannot be in force unless you are covered under the Policy for life insurance.

Once you are insured for Dependent Life Insurance, any of your newly acquired Dependents in that same class shall become insured on the date they become eligible.

If you are covered under a classification which does not include any or all of the Dependents whom you wish to be covered, you must apply for the additional coverage. Then, the effective date of the added coverage will be the next premium due date on or after the date we accept the request for such (additional) coverage.

If proof of good health is required, a Dependent will not become insured until the premium due date on or after the date the Company determines the proof to be satisfactory.

A newborn child, who has been continuously confined in a hospital since birth, will become insured for Dependent Life Insurance automatically on the day he/she would normally have become insured, in spite of such confinement, as long as you: 1) were insured for Dependent Life Insurance on the date of birth; and 2) have remained continuously so insured.

In all other instances, any Dependent who is confined in a hospital on the date his/her insurance should have become effective will have his/her insurance delayed until the day after his/her final discharge from the hospital.

BENEFIT

The Amount of Insurance at any one time on the life of your Dependent is shown in the Schedule of Insurance, in Part II. of the Insuring Provisions Section of this Rider. If a Dependent (while sane or insane) should die by suicide within two years of his/her effective date of coverage, the Amount of Insurance will not be payable. In this instance, we will refund the premiums that were paid for the coverage. (In Colorado and North Dakota, two years is changed to one year.)

BENEFIT PAYMENT

We will pay you the applicable Amount of Insurance if your Dependent dies while such Dependent is insured under this Rider. Due proof of death must be furnished. Then, payment will be made in one lump sum.

If you are not living at the time of your Dependent's death, payment will be made as follows:

- 1) If payment is due to your Dependent spouse's death, payment will be made to the Dependent spouse's executors or administrators for the estate.
- 2) If payment is due to your Dependent child's death, payment will be made to the first surviving class of the following classes of successive preference beneficiaries: a) your surviving spouse; b) the Dependent child's surviving brothers and sisters; c) your executors or administrators for the estate.

CONVERSION OF DEPENDENT'S INSURANCE

- 1) If a Dependent's insurance terminates due to:
 - a) termination of your employment;
 - b) termination of membership in a class eligible for insurance;
 - c) your death;
 - d) termination of a child's eligibility due to age or marital status; or
 - e) your divorce,the Dependent may convert if:
 - a) application is made within 31 days of the date of termination; and
 - b) the first premium is paid to us within that period of time.

No proof of good health will be required. The converted policy will be an individual life policy. There will always be available at least one permanent policy to which a conversion will be permitted. The amount cannot be more than the amount of life insurance which ceases. The rate will be our customary rate. The rate and policy will be based on the form, the amount, the Dependent's class of risk and his/her age at the time the individual policy becomes effective.

- 2) If a Dependent's insurance terminates because the Policy terminates or the Rider terminates or is changed so that a class of Dependents is terminated, the Dependent can convert; however, he/she must have been insured with us for at least [five] years under this or similar coverage. Conversion is subject to the same rules as outlined in 1) above; except, the amount will not exceed the smaller of:

- a) the amount of Dependent's insurance ceasing, which applies to said Dependent, less the amount he/she is or becomes eligible for under any group policy or rider issued within 31 days of the date this insurance terminates; or
 - b) the amount indicated in Part III. of the Insuring Provisions Section of this Rider.
- 3) If the Dependent dies during the time in which he/she has to apply for a conversion plan, but before such plan becomes effective, an amount of life insurance shall be payable. The amount shall be that which he/she would have been entitled to have issued to him under the conversion plan. The amount shall be payable as a claim under this Rider; and application or premium payment on the conversion plan need not have been made.

The conversion policy will be in lieu of all benefits under the group Policy or Rider. The effective date of the conversion plan will be the thirty-second day after the date in which the Dependent first became entitled to convert.

INDIVIDUAL TERMINATION

A Dependent's insurance under this Rider will terminate on the earliest of the following:

- 1) the date your coverage terminates, except as provided under the Conversion of Dependent's Insurance section, above;
- 2) the end of the last period for which Dependent's premium has been paid, except as provided in the Waiver of Premium section, below;
- 3) the date the group Policy or this Rider terminates;
- 4) the date the Dependent no longer meets the definition of a Dependent, as defined in this Rider.

WAIVER OF PREMIUM

The additional premium for Dependent Life Insurance will be waived if the premium on your group life insurance coverage is also being waived. Refer to the Waiver of Premium section of the Policy.

PROVISIONS NOT APPLICABLE

The following provisions of the Policy do not apply to this Rider:

- 1) Death Benefit
- 2) Beneficiary Provision; and
- 3) Premium Computation and Adjustment.

The terms of all other provisions of the Policy apply to this Rider.



President

INSURING PROVISIONS SECTION

Part I.

POLICY NUMBER: xxxxxxxxxx

INSURED: John Doe

POLICYHOLDER: ABC Employer

EFFECTIVE DATE: February 1, 2009

Part II.

SCHEDULE OF INSURANCE

DEPENDENT	AMOUNT OF INSURANCE
[Spouse	\$0.00
Child(ren) 14 days to 6 months	\$0.00
Child(ren) 6 months and over	\$0.00]

[Benefits will reduce to 75% of full volume when the employee reaches age 65 and to 20% of full volume when the employee reaches age 70. The change in the amount of insurance will occur on the premium due date on or after the date the employee attain such age. Benefits will terminate on the policy anniversary date coinciding with or next following the Insured's retirement date.]

Part III.

Amount of insurance which may be converted if the Dependent insurance terminates due to termination of the Policy or Rider (see Section 2) of the Conversion of Dependent's Insurance Provision of the Rider):

[\$10,000]

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Product Name: Group Dependent Life Riders
Project Name/Number: Group Dependent Life Riders/

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment:		
Base Readability Form.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this submission.		
Comments:		

A. Option Selected

1. Application and its related policy forms are scored for the Flesch reading ease test as one unit and the combined score is _____.
2. Policy and its related forms are scored separately for the Flesch reading ease test. Score for the policy and each form are indicated below.

Forms and Form Numbers to which Certification is Applicable:

<u>Form</u>	<u>Form Number</u>	<u>Flesch Score</u>
Policy Rider Providing Dependent Life Insurance Benefits	GC-L6G20X	54.6
Certificate Rider Providing Dependent Life Insurance Benefits	GC-L6C20X	52.3

B. Test option selected

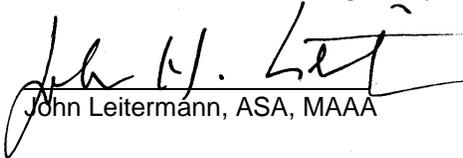
1. Test was applied to entire policy form(s).
2. Test was applied on sample basis. Form(s) contain(s) more than 10,000 words. Copy of form(s) enclosed indicating word samples tested.

C. Standard for Certification

A checked block indicates the standard has been achieved.

1. The policy text achieves a higher than the minimum score as required by state regulations on the Flesch reading ease test in accordance with the option chosen in Section A above.
2. It is printed in not less than ten point type, one point leaded. (This does not apply to specification pages, schedules and tables.)
3. The layout and spacing of the policy separate the paragraphs from each other and from the border of the paper.
4. The section titles are captioned in bold face type or otherwise stand out significantly from the text.
5. Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the policy.
6. The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.
7. A table of contents or an index of the principal sections is included in the policy. (This applies only if the policy has more than 3,000 words or consists of more than 3 pages.)

This certification must be signed by an officer of the insurer.


John Leitermann, ASA, MAAA

Vice President

Officer's Title