

SERFF Tracking Number: DENV-126033044 State: Arkansas
 Filing Company: ReliaStar Life Insurance Company State Tracking Number: 42018
 Company Tracking Number: E-1434
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
 Product Name: E-1434 Policy Endorsement
 Project Name/Number: E-1434 Policy Endorsement/E-1434 Policy Endorsement

Filing at a Glance

Company: ReliaStar Life Insurance Company

Product Name: E-1434 Policy Endorsement

TOI: L04I Individual Life - Term

SERFF Tr Num: DENV-126033044 State: Arkansas

SERFF Status: Closed-Approved- Closed State Tr Num: 42018

Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Co Tr Num: E-1434

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Wendy Paquin, Terry Stumpf, Jackie Williams, EDS
 EDSSupport, Laura Sampair, Angharaad Reid

Disposition Date: 04/02/2009

Date Submitted: 03/31/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: E-1434 Policy Endorsement

Project Number: E-1434 Policy Endorsement

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This filing was submitted simultaneously to Minnesota, our state of domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/02/2009

Explanation for Other Group Market Type:

State Status Changed: 04/02/2009

Deemer Date:

Created By: Wendy Paquin

Submitted By: Wendy Paquin

Corresponding Filing Tracking Number:

Filing Description:

March 31, 2009

SERFF Tracking Number: DENV-126033044 State: Arkansas
Filing Company: ReliaStar Life Insurance Company State Tracking Number: 42018
Company Tracking Number: E-1434
TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: E-1434 Policy Endorsement
Project Name/Number: E-1434 Policy Endorsement/E-1434 Policy Endorsement

Insurance Commissioner
Department of Insurance
Compliance Life & Health
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: ReliaStar Life Insurance Company
NAIC #67105 FEIN #41-0451140

Form Number:
E-1434-04/09 Policy Endorsement

Attention Policy Form Approval Division:

We submit the above referenced form for your review and approval. The form does not replace any previously approved form. The form does not contain any unusual or controversial items from the standpoint of industry standards.

The Policy Endorsement clarifies the language of the Contestability Provision and makes the language consistent among our life policies shown below. The provision complies with your state's laws and regulations. The endorsement will be attached to all new issues of these policies as of May 1, 2009.

We have simultaneously filed the form in Minnesota, our state of domicile.

The information bracketed in the form is subject to change.

The following previously approved form(s) will be marketed with the submitted policy form (approval date(s) provided):

1177R - Indeterminate Prem Term Life Ins Policy to Age 95 - 03/05/2004
1309-11/06 - Term Life Insurance Policy to Age 95 - 12/06/2006
1310-04/07 - Term Life Insurance Policy to Age 95 - 04/03/2007

Unless otherwise informed, we reserve the right to alter the layout of the enclosed form, including sequential ordering of the sections, color, and type font and size, and any changes necessary to comply with your state requirements, but we will only do so if such changes are within the allowable parameters or requirements set forth in your statutes.

To the best of our knowledge, the form complies with the laws and regulations of the insurance department of your state.

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Sincerely,

Wendy Paquin, FLMI, CLU
 Senior Contract Analyst
 (612) 342-3595
 (612) 342-7531 (fax)
 wendy.paquin@us.ing.com

Company and Contact

Filing Contact Information

Wendy Paquin, Senior Contract Analyst wendy.paquin@us.ing.com
 Route 1217 612-342-3595 [Phone]
 20 Washington Ave. South 612-342-7531 [FAX]
 Minneapolis, MN 55401

Filing Company Information

ReliaStar Life Insurance Company CoCode: 67105 State of Domicile: Minnesota
 1290 Broadway Group Code: 229 Company Type: Life Insurance
 Denver, CO 80203-5699 Group Name: State ID Number:
 (303) 860-2144 ext. [Phone] FEIN Number: 41-0451140

Filing Fees

Fee Required? Yes
 Fee Amount: \$75.00
 Retaliatory? Yes
 Fee Explanation: one filing @ \$75 per filing = \$75
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ReliaStar Life Insurance Company	\$75.00	03/31/2009	26838275

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Correspondence Summary

Dispositions

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

SERFF Tracking Number: DENV-126033044 *State:* Arkansas
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Disposition

Disposition Date: 04/02/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	E-1434-04/09	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.000	E-1434 Incontestability Endorsement.pdf

POLICY ENDORSEMENT

This Endorsement is part of the Policy to which it is attached and must be read with all Policy provisions. The provisions of this Endorsement shall supersede the provisions of the Policy where applicable. In all other respects, the Policy is unchanged. The Endorsement effective date is the Issue Date of the Policy. The owner of the Policy is the owner of this Endorsement.

The Contestability provision of the Policy is hereby changed to read as follows:

Contestability

After your Policy has been in force during the lifetime of the Insured for two years from the Issue Date, we will not contest its validity except for nonpayment of premiums. After your Policy has been in force during the lifetime of the Insured for two years from the date of any reinstatement, we will not contest its validity except for nonpayment of premiums.

We will base any contest only on statements made in the application for your Policy and the application for reinstatement, as applicable. The statements on which any contest is based shall be material to the risk accepted or the hazard assumed by us.

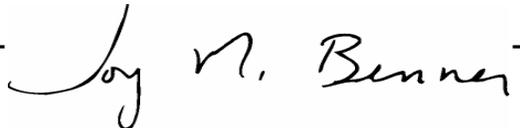
Notwithstanding the above, we may contest your Policy at any time if it was procured by fraud, as permitted by the applicable laws of the state in which your Policy is delivered.

Signed for the Company at Minneapolis, Minnesota.

RELIASTAR LIFE INSURANCE COMPANY

[]

[Donald W. Britton]
President

[]

[Joy M. Benner]
Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification</p> <p>Comments:</p> <p>Attachments:</p> <p>AR Certification Reg and Rule 19 and 49.pdf</p> <p>AR Consumer Notice 125638_06062006.pdf</p> <p>AR Guaranty Assoc Notice 115512_AR_12032007.pdf</p> <p>AR Readability Cert.pdf</p>		
<p>Bypassed - Item: Application</p> <p>Bypass Reason: Not applicable.</p> <p>Comments:</p>		
<p>Bypassed - Item: Life & Annuity - Acturial Memo</p> <p>Bypass Reason: Not applicable.</p> <p>Comments:</p>		

ARKANSAS CERTIFICATION

As an officer of ReliaStar Life Insurance Company, I certify that this submission meet the provisions of Regulation 19 (unfair sex discrimination in the sale of life insurance), Regulation 49 (guaranty association notice) and all applicable requirements of the Arkansas Insurance Department.

<u>FORM #</u>	<u>DESCRIPTION</u>
E-1434-04/09	Policy Endorsement



Signed Wendy Paquin, FLMI, CLU
Assistant Secretary

Date: March 10, 2009



RELIASTAR LIFE INSURANCE COMPANY

**RELIASTAR LIFE INSURANCE COMPANY
Administrative Office
2000 21st Avenue NW
Minot, North Dakota 58703-0890**

**NOTICE TO POLICYHOLDERS
KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS**

As our policyholder, your satisfaction is very important to us. If you have a question about your policy, if you need assistance with a problem, or if you have a claim, you should first contact your insurance agent or us at:

877-882-5050

Should you have a valid claim, we fully expect to provide a fair settlement in a timely fashion.

Should you feel you are not being treated fairly with respect to a claim, you may contact the Arkansas Department of Insurance with your complaint. To contact the Department, write or call:

**ARKANSAS INSURANCE DEPARTMENT
Consumer Services Division
1200 West Third Street
Little Rock, Arkansas 72201-1904**

Phone: 800-852-5494

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of this Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in the state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

**The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol, Suite 2
Little Rock, Arkansas 72201**

**Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904**

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity, or health insurance contract or policy, or if they are insured under a group insurance contract, issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However persons holding such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contract holders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliated benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

ReliaStar Life Insurance Company

CERTIFICATION

This is to certify that the attached forms have achieved a Flesch Reading Ease Score as shown below and complies with the requirements of Ark. Stat. Ann. §23-80-201 through §23-80-208, cited as the Life and Disability Insurance Policy Simplification Act.

<u>Form No.</u>	<u>Description</u>	<u>Score</u>
E-1434-04/09	Policy Endorsement	50.0



Signed Wendy Paquin
Assistant Secretary

Date: March 10, 2009