

SERFF Tracking Number: BSTN-126189208 State: Arkansas  
Filing Company: Boston Mutual Life Insurance Company State Tracking Number: 42664  
Company Tracking Number: IND-09-004  
TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -  
Fixed/Indeterminate Premium - Single Life  
Product Name: Worksite Child's Term Life Insurance Rider  
Project Name/Number: Benefit Maximum Increase for CTR-1(9/00) /IND-09-004

## Filing at a Glance

Company: Boston Mutual Life Insurance Company

Product Name: Worksite Child's Term Life Insurance Rider SERFF Tr Num: BSTN-126189208 State: Arkansas

TOI: L04I Individual Life - Term SERFF Status: Closed-Filed-Closed State Tr Num: 42664

Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life Co Tr Num: IND-09-004 State Status: Filed-Closed

Filing Type: Form Reviewer(s): Linda Bird  
Authors: Peggy Schwartz, Karen Thurston Disposition Date: 06/18/2009

Date Submitted: 06/16/2009 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval Implementation Date:  
State Filing Description:

## General Information

Project Name: Benefit Maximum Increase for CTR-1(9/00)  
Project Number: IND-09-004  
Requested Filing Mode: Informational

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 06/18/2009

Deemer Date:  
Submitted By: Karen Thurston

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments: Filed concurrently in the Commonwealth of Massachusetts.  
Market Type: Individual  
Group Market Size:  
Group Market Type:  
Explanation for Other Group Market Type:  
State Status Changed: 06/18/2009  
Created By: Karen Thurston  
Corresponding Filing Tracking Number: IND-09-004

Filing Description:

Enclosed please find a revised actuarial memorandum for form CTR-1 (9/00) which was approved in your state. A list of approval information is included in this filing, which shows this prior approval and the prior approval of the policy and application that this rider is used with.

SERFF Tracking Number: BSTN-126189208 State: Arkansas  
 Filing Company: Boston Mutual Life Insurance Company State Tracking Number: 42664  
 Company Tracking Number: IND-09-004  
 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
 Product Name: Worksite Child's Term Life Insurance Rider  
 Project Name/Number: Benefit Maximum Increase for CTR-1(9/00) /IND-09-004

The purpose of this filing is solely to increase the maximum face amount to \$25,000. An actuarial memorandum is attached. It is being filed to show this increase.

No wording changes are required by the increase and none have been made to the rider itself. A copy of the rider is included with this filing to demonstrate that no changes have been made.

This is a level benefit, level premium term rider and all premiums and benefits are guaranteed for the life of the rider. This rider has no cash value.

This filing does not contain any unusual or controversial items from normal company standards and it is in compliance with the laws and regulations of your state.

Domiciliary Approval: This benefit increase has been filed concurrently in Massachusetts.

## Company and Contact

### Filing Contact Information

Karen Thurston, Legal/Compliance Analyst karen\_thurston@bostonmutual.com  
 Compliance Dept 781-770-0430 [Phone]  
 120 Royall St. 781-770-0490 [FAX]  
 Canton, MA 02021

### Filing Company Information

Boston Mutual Life Insurance Company CoCode: 61476 State of Domicile: Massachusetts  
 120 Royall Street Group Code: 581 Company Type:  
 Canton, MA 02021 Group Name: State ID Number:  
 (781) 770-0423 ext. [Phone] FEIN Number: 04-1106240

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$75.00  
 Retaliatory? Yes  
 Fee Explanation: \$75.00 is the filing fee for this filing in the domicile state of Massachusetts.  
 Per Company: No

SERFF Tracking Number: *BSTN-126189208* State: *Arkansas*  
Filing Company: *Boston Mutual Life Insurance Company* State Tracking Number: *42664*  
Company Tracking Number: *IND-09-004*  
TOI: *L04I Individual Life - Term* Sub-TOI: *L04I.213 Specified Age or Duration -  
Fixed/Indeterminate Premium - Single Life*  
Product Name: *Worksite Child's Term Life Insurance Rider*  
Project Name/Number: *Benefit Maximum Increase for CTR-1(9/00) /IND-09-004*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Boston Mutual Life Insurance Company	\$75.00	06/16/2009	28600109

SERFF Tracking Number: BSTN-126189208 State: Arkansas  
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TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -  
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Project Name/Number: Benefit Maximum Increase for CTR-1(9/00) /IND-09-004

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	06/18/2009	06/18/2009

*SERFF Tracking Number:*      *BSTN-126189208*                      *State:*                      *Arkansas*  
*Filing Company:*              *Boston Mutual Life Insurance Company*              *State Tracking Number:*      *42664*  
*Company Tracking Number:*      *IND-09-004*  
*TOI:*                      *L04I Individual Life - Term*                      *Sub-TOI:*                      *L04I.213 Specified Age or Duration -  
Fixed/Indeterminate Premium - Single Life*

*Product Name:*                      *Worksite Child's Term Life Insurance Rider*  
*Project Name/Number:*              *Benefit Maximum Increase for CTR-1(9/00) /IND-09-004*

## **Disposition**

Disposition Date: 06/18/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:*      *BSTN-126189208*                      *State:*                      *Arkansas*  
*Filing Company:*              *Boston Mutual Life Insurance Company*              *State Tracking Number:*      *42664*  
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*Product Name:*                      *Worksite Child's Term Life Insurance Rider*  
*Project Name/Number:*              *Benefit Maximum Increase for CTR-1(9/00) /IND-09-004*

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	No	
<b>Supporting Document</b>	Application	No	
<b>Supporting Document</b>	Life & Annuity - Acturial Memo	No	
<b>Supporting Document</b>	Sample Rider	Yes	
<b>Supporting Document</b>	State Approval Chart	Yes	
<b>Supporting Document</b>	Cover Letter	Yes	

SERFF Tracking Number: *BSTN-126189208* State: *Arkansas*  
 Filing Company: *Boston Mutual Life Insurance Company* State Tracking Number: *42664*  
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 TOI: *L04I Individual Life - Term* Sub-TOI: *L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life*  
 Product Name: *Worksite Child's Term Life Insurance Rider*  
 Project Name/Number: *Benefit Maximum Increase for CTR-1(9/00) /IND-09-004*

## Supporting Document Schedules

**Item Status:** **Status Date:**

**Bypassed - Item:** Flesch Certification  
**Bypass Reason:** Bypassed. This filing is for a revised Actuarial Memorandum and a Flesch Score Certification does not apply.

**Comments:**

**Item Status:** **Status Date:**

**Bypassed - Item:** Application  
**Bypass Reason:** Bypassed. This filing is for a revised Actuarial Memorandum only. A new or revised application is not being filed and does not apply to this filing.

**Comments:**

**Item Status:** **Status Date:**

**Satisfied - Item:** Sample Rider

**Comments:**

Attached is a Sample Rider.

**Attachment:**

CTRrider09 00.pdf

**Item Status:** **Status Date:**

**Satisfied - Item:** State Approval Chart

**Comments:**

Attached is the state approval chart listing the approval dates for the corresponding policy, application and rider.

**Attachment:**

CTRriderStateApprovList.pdf

**Item Status:** **Status**

*SERFF Tracking Number:*      *BSTN-126189208*                      *State:*                      *Arkansas*  
*Filing Company:*              *Boston Mutual Life Insurance Company*              *State Tracking Number:*              *42664*  
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*TOI:*                      *L04I Individual Life - Term*                      *Sub-TOI:*                      *L04I.213 Specified Age or Duration -*  
*Product Name:*                      *Worksite Child's Term Life Insurance Rider*  
*Project Name/Number:*              *Benefit Maximum Increase for CTR-1(9/00) /IND-09-004*  
*Fixed/Indeterminate Premium - Single Life*

**Date:**

**Satisfied - Item:**      Cover Letter

**Comments:**

Attached is the Cover Letter.

**Attachment:**

CTRriderCoverLetter09 00.pdf

**SAMPLE OF APPROVED FORM ONLY TO DEMONSTRATE THAT NO WORDING  
CHANGE IS REQUIRED FOR THIS INFORMATIONAL FILING**

**BOSTON MUTUAL LIFE INSURANCE COMPANY**

120 Royall Street

Canton, MA 02021

**CHILDREN'S LEVEL TERM LIFE INSURANCE RIDER**

**Term Rider**

This Rider provides a level term life insurance benefit on the life of the Insured's Children. We will pay the benefit subject to the terms of your policy and this Rider.

**Payment of Term Life Insurance**

We will pay an insurance amount upon proof that the death of an Insured Child occurred while your policy and this Rider were in force.

This amount:

- shall be called the Children's Term Amount; and
- is shown on Page PS of your policy.

We will pay it to the Beneficiary of this Rider.

**Insured Child**

An Insured Child means:

- a child of the Insured named in the application for your policy; or
- a child acquired by the Insured after the date of the application.

Such Child may be only the Insured's:

- child;
- stepchild; or
- legally adopted child.

No Child shall be insured:

- before the child is 15 days old; nor
- after his or her 25th birthday; nor
- after exercising his or her conversion option.

**Beneficiary**

The Beneficiary of this Rider is the Insured under the policy, if alive when the Insured Child dies, and if you have not provided otherwise. If the Beneficiary is not alive at that time, we will pay the Child Term Amount to the Insured Child's estate. Your Policy's Beneficiary designation does not apply to this Rider.

**Ownership**

*Who Owns This Rider*

You are the owner of this Rider. If the Insured dies, each Child covered under this Rider at the time of death will be the owner of the paid-up insurance on his or her life. See Benefit After Insured Dies.

**Benefit After Insured Dies**

We will keep this insurance in force if the Insured dies:

- while your policy is in force except as extended term or paid-up insurance; and
- while this Rider is in force on any Child.

Each Child's term insurance under this Rider will become paid-up at the death of the Insured. Each Child's paid-up insurance will stay in force until the earlier of:

- such Child's 25th birthday; or
- the policy anniversary on or following the Insured's 65th birthday as if the Insured were still alive.

Each Child's paid-up insurance may be cashed in at any time:

- while it is in force;
- for its cash value;
- by the Child.

Cash values are based on:

- the Commissioners' Standard Ordinary Mortality Table as shown on page TV;
- the attained age of the Child on the date that the Child cashes in this insurance;
- an interest rate of 4.00% a year, compounded once a year;
- the assumption that death occurs at the end of the policy year.

The cash value of the paid-up insurance is equal to its reserve on the Commissioners' Reserve Valuation Method.

We will furnish information regarding the Cash Surrender Value of the paid-up insurance upon request.

## **Conversion Option**

You may convert a Child's insurance:

- for a policy on the life of the Child;
- on the conversion option date shown below;
- without evidence of insurability; and
- as long as your policy and this Rider are in force.

The *Conversion Option Date* is the premium due date on which you convert this insurance. You may convert this insurance on any premium due date:

- after the Child's 21st birthday;
- before the Child's 25th birthday;
- before the policy anniversary on or following the Insured's 65th birthday.

The Child's policy will be a:

- whole life; or
- endowment insurance plan.

The plan chosen will be issued on a form we use as of the conversion option date for the:

- Child's age applied for; and
- sum insured applied for.

The sum insured applied for may not be:

- less than our minimum policy limit in effect on the conversion option date; nor
- more than 5 times the Children's Term Amount; nor
- more than \$25,000.

To convert this insurance you must:

- tell us in writing; and
- pay the first premium within 31 days of the conversion option date.

The new Policy will be subject to the following conditions:

- the Date of Issue of the new policy will be the conversion option date;
- the premiums for the new policy will be at the premium rates in use by us on that date;
- the Suicide and Incontestability provisions will not begin anew and will only be in effect from the original date of issue, except with regard to an application for additional benefits;
- coverage under this Rider will cease effective with coverage beginning under the new Policy; and
- additional benefits will be issued with the new policy only with our consent and subject to our requirements.

If the Child's coverage is being continued as paid-up insurance, the Child will have the same conversion rights as you would have had. If the Child converts their paid-up insurance after the insured's death, we will pay the Child the cash-in value of the paid-up insurance.

## **Incontestability**

We will not contest this Rider after it has been in force during the Insured's lifetime or the Child's lifetime, for 2 years from its Effective Date, except for non-payment of premiums.

## **Suicide Exclusion**

If the Insured commits suicide, while sane or insane, within 2 years from the Rider's Effective Date, our payment will be limited to the amount of premiums you have paid for this Rider. We will pay this amount to the beneficiary under this Rider. Suicide after 2 years from the Effective Date will not affect the Children's Term Amount.

## **Reinstatement**

The terms of the Reinstatement section of your Policy shall also apply to this Rider. Each Child must give evidence of insurability satisfactory to us.

## **Termination**

Except as provided in the Conversion Option section, this Rider will end:

- when your policy ends except by the death of the Insured;
- on the death of the Insured if he or she dies by suicide within 2 years of this Rider's date of issue;
- on the anniversary of the Date of Issue on or following the Insured's 65th birthday;
- at the end of the grace period for any premium due and unpaid even if your policy is kept in force under a cash-in value option;
- if you choose, as of any premium due date by telling us in writing.

## **General Provisions**

This Rider is made a part of the Policy to which it is attached. It is issued in consideration of the application for this Rider and payment of the first premium for this Rider to the date to which premiums for the policy are paid. The premium for this Rider is shown on Page PS of your Policy.

The *Effective Date of this Rider* is:

- the date of issue of your Policy; or, if different
- the date shown on the Policy Specification Page of your Policy.

All provisions of the Policy will remain unchanged unless otherwise provided in this Rider, and all applicable provisions of the Policy are made a part of this Rider.

BOSTON MUTUAL LIFE INSURANCE COMPANY



*Secretary*

STATE APPROVAL LIST

This filing is for an actuarial change to previously approved child's term insurance rider: CTR-1(9/00) or CTR-1(9/05)  
 The rider is used with the life policy and application as shown below.

Re: Actuarial change to Worksite Child's Term Ins. Rider [NO WORDING CHANGES TO RIDER]

STATE	APPROVAL OF POLICY	APPROVAL OF APPLICATION NB/SS/NS 10/07	PRIOR APPROVAL OF RIDER
ALABAMA	END95(ESO)(9/00) USPH-6H3NYT492 10/12/05	BSTN-125314609 10/26/07	CTR-1(9/00) USPH-6H3NYT492 10/12/05
ARKANSAS	END95(ESO)(9/00) USPH-6GNPJR132 11/2/05	BSTN-125314610 11/09/07 State # 37271	CTR-1(9/00) USPH-6GNPJR132 11/2/05
CONNECTICUT	END95(ESO)(9/00) USPH-6GUQ7N916 10/12/05	BSTN-125314611 12/19/07 State # 200753582	CTR-1(9/00) USPH-6GUQ7N916 10 /12/05
DELAWARE	END95(ESO)(9/00) USPH-6GVJ42773 10/28/05 State # 10-073F	BSTN-125314612 11/29/07 State # 18504	CTR-1(9/00) State # 10-073F 10/28/05 USPH-6GVJ42773
D.C.	END95(ESO)(9/00) USPH-6GPLQ2603 11/3/05	BSTN-125314613 11/21/07	CTR-1(9/00) USPH-6GPLQ2603 11/3/05
FLORIDA	END95(ESO)(9/00)	FLA 07-21377 12/12/07	
HAWAII	END95(ESO)(9/00) USPH-6GWP2F739 11/10/05	BSTN-125314614 2/5/08	CTR-1(9/00) USPH-6GWP2F739 11/10/05
IDAHO	END95(ESO)(9/00) USPH-6H6HKB104 10/31/05 State # 170627	BSTN-125314615 10/26/07	CTR-1(9/00) USPH-6H6HKB104 10/31/05 State # 170627
ILLINOIS	END-95(ESO)(9/00) 12/1/05 USPH-6GLHZN066 IND-05-009	BSTN-125304387 9/12/08 State # IND-07-005	CTR-1(9/05) 12/1/05 USPH-6GLHZN066 IND-05-009
INDIANA	END95(ESO)(9/00) USPH-6HHNML945 3/7/06	BSTN-125314614	CTR-1(9/00) USPH-6HHNML945 3/7/06
IOWA	END95(ESO)(9/00) USPH-6HSJ5N467 12/11/05	BSTN-125314617 11/19/07	CTR-1(9/00) USPH-6HSJ5N467 12/11/05
KANSAS	END95(ESO)(9/00) USPH-6H9KB4523 10/26/05	BSTN-125314618 10/30/07	CTR-1(9/00) USPH-6H9KB4523 10/26/05
KENTUCKY	END95(ESO)(9/00) USPH-6HPMCR753 9/8/06 State # 2005-37029-L	BSTN-125314619 12/10/07 State # 2007-002893L	CTR-1(9/00) USPH-6HPMCR753 9/8/06 State # 2005-37029-L
LOUISIANA	END95(ESO)(9/00) State # 2054942 USPH-6HDKKH294 1/23/06	BSTN-125314620 11/13/07 State # 224289	CTR-1(9/00) State # 2054942 USPH-6HDKKH294 1/23/06
MAINE	END95(ESO)(9/00) USPH-6HJNQY949 11/1/05	BSTN-125314621 11/16/07	CTR-1(9/00) USPH-6HJNQY949 11/1/05
MARYLAND	END95(ESO)(9/00) USPH-6GWRG6855 11/30/05	BSTN-125305295 1/10/08 State # NB/SS/NS 10/07	CTR-1(9/00) USPH-6GWRG6855 11/30/05
MASSACHUSETTS	END95(ESO)(9/00) USPH-6GLHZP485 12/15/05 State # 97192	BSTN-125304388 3/3/08 State # 110101, 110258	CTR-1(9/05) USPH-6GLHZP485 12/15/05 State # 97192
MINNESOTA	END95(ESO)(9/00) USPH-6GNJ67810 10/5/06 State # 2504179	BSTN-125305294 11/16/07 State # 0015094	CTR-1(9/05) USPH-6GNJ67810 10/5/06 State # 2504179
MISSISSIPPI	END95(ESO)(9/00) USPH-6GNQBT648 10/14/05	BSTN-125305296 4/1/08	CTR-1(9/00) USPH-6GNQBT648 10/14/05
MISSOURI	END-95(ESO)(9/05) BSTN-125176599 5/30/07 State # 0706010003	BSTN-125305297 10/23/07	CTR-1(9/05) BSTN-125176599 5/30/07 State # 0706010003
MONTANA	END95(ESO)(9/00) USPH-6GMNMG525 10/7/05	BSTN-125305298 2/13/08	CTR-1(9/00) USPH-6GMNMG525 10/7/05
NEBRASKA	END95(ESO)(9/00) USPH-6GPF9T160 4/4/06 State # 41058	BSTN-125305299 11/16/07 State # 47784	CTR-1(9/00) USPH-6GPF9T160 4/4/06 State # 41058
NEVADA	END95(ESO)(9/00) USPH-6GQFPP257 10/25/05	BSTN-125305301 4/2/08	CTR-1(9/00) USPH-6GQFPP257 10/25/05

STATE	APPROVAL OF POLICY	APPROVAL OF APPLICATION NB/SS/NS 10/07	PRIOR APPROVAL OF RIDER
NEW HAMPSHIRE	END95(ESO)(9/00) USPH-6GSN62315 10/6/05	BSTN-125305302 10/25/07	CTR-1(9/00) USPH-6GSN62315 10/6/05
NEW JERSEY	END-95(ESO)(9/05)	07-092129 GLU 3/10/08	CTR-1(9/00)
NEW MEXICO	END95(ESO)(9/00) USPH-6HYMKQ315 12/6/05	BSTN-125305303 11/5/07	CTR-1(9/00) USPH-6HYMKQ315 12/6/05
NORTH CAROLINA	END95(ESO)(9/00) USPH-6K5LUF599 2/15/06 LH061505	BSTN-125305305 2/13/08 State # LH070474	CTR-1(9/00) USPH-6K5LUF599 2/15/06 LH061505
NORTH DAKOTA	END95(ESO)(9/00) USPH-6JERWU538 9/8/06 State # 56463	BSTN-125305306 11/2/07 State # 63265	CTR-1(9/00) USPH-6JERWU538 9/8/06 State # 56463
OHIO	END95(ESO)(9/00) State # 81747 11/2/05 USPH-6GMQTH847	BSTN-125305307 11/13/07	CTR-1(9/00) State # 81747 11/2/05 USPH-6GMQTH847
OKLAHOMA	END95(ESO)(9/02)(OK) No state # date= 10/4/02	BSTN-125305308 12/14/07 CO. # 1315	CTR-1(9/02)(OK) No state # date= 10/4/02
OREGON	END-95(ESO)(9/05) USPH-6GNF94416 3/13/06 State # LI 0686 05	BSTN-125318723 12/5/07 State # LI 088807	CTR-1(9/00) USPH-6GNF94416 3/13/06 State # LI 0686 05
RHODE ISLAND	END95(ESO)(9/00) USPH-6HKFD9970 10/31/05	BSTN-125305312 10/25/07	CTR-1(9/00) USPH-6HKFD9970 10/31/05
SOUTH CAROLINA	END95(ESO)(9/00) USPH-6GLHZQ959 12/12/05	BSTN-125304391 12/12/07 State # 206807	CTR-1(9/00) USPH-6GLHZQ959 12/12/05
SOUTH DAKOTA	END95(ESO)(9/00) USPH-6GLHZR123 11/8/05 State # 189700	BSTN-125304392 1/23/07	CTR-1(9/00) USPH-6GLHZR123 11/8/05 State # 189700
TENNESSEE	END95(ESO)(9/00)	BSTN-125332057 11/5/07 State # L-070964	CTR-1(9/00)
TEXAS	END95(ESO)(9/00)	State # 2704688-0 & 270488-1	CTR-1(9/00)
UTAH	END95(ESO)(9/00) State # 58424 USPH-6K5LUG473 9/5/06	BSTN-125464024 2/15/08 State # 68414	CTR-1(9/00) State # 58424 USPH-6K5LUG473 9/5/06
VERMONT	END95(ESO)(9/00) State # 23177 USPH-6GLHXS029 11/16/05	BSTN-125304393 11/29/07 State # 34079	CTR-1(9/00) State # 23177 USPH-6GLHXS029 11/16/05
VIRGINIA	END95(ESO)(9/00) State # 1/14525 USPH-6GLHXT183 11/29/05	BSTN-125304394 12/7/07 State # 1/16534	CTR-1(9/00) State # 1/14525 USPH-6GLHXT183 11/29/05
WASHINGTON	END-95(ESO)(9/05) USPH-6TDJ6F651 10/1/06	BSTN-125361545 11/21/07	CTR-1(9/00) USPH-6TDJ6F651 10/1/06
WEST VIRGINIA	END95(ESO)(9/00)	BSTN-125304396 11/5/07 State # 7104000	CTR-1(9/00)
WISCONSIN	END95(ESO)(9/00) USPH-6GLHZZW273 12/29/05	BSTN-125304397 12/6/07	CTR-1(9/00) USPH-6GLHZZW273 12/29/05
WYOMING	END95(ESO)(9/00) USPH-6GLHZZX983 10/4/05	BSTN-125304398 10/23/07	CTR-1(9/00) USPH-6GLHZZX983 10/4/05



*Peggy Schwartz, FLMI, ALHC, AIRC*  
*Product Filing Manager*

**VIA SERFF**

June 15, 2009

RE: NAIC # 61476 FEIN 04-1106240  
Boston Mutual Life Insurance Co.  
Individual Life Insurance Filing  
Children's Term Insurance Rider  
Form #: CTR-1 (9/00)

Company Filing #: IND-09-004

Enclosed please find a revised actuarial memorandum for form CTR-1 (9/00) which was approved in your state. A list of approval information is included in this filing, which shows this prior approval and the prior approval of the policy and application that this rider is used with.

The purpose of this filing is solely to increase the maximum face amount to \$25,000. An actuarial memorandum is attached. It is being filed to show this increase.

No wording changes are required by the increase and none have been made to the rider itself. A copy of the rider is included with this filing to demonstrate that no changes have been made.

This is a level benefit, level premium term rider and all premiums and benefits are guaranteed for the life of the rider. This rider has no cash value.

This filing does not contain any unusual or controversial items from normal company standards and it is in compliance with the laws and regulations of your state.

Domiciliary Approval: This benefit increase has been filed concurrently in Massachusetts.

Please contact me if you need more information or if you have any questions about this benefit increase filing.

Sincerely

A handwritten signature in cursive script that reads "Peggy Schwartz".

Peggy Schwartz, FLMI, ALHC, AIRC  
Product Filing Manager  
800 669 2668 X423  
Fax: 781 770 0490  
marguerite\_schwartz@bostonmutual.com