

SERFF Tracking Number: UNNC-126173738 State: Arkansas
Filing Company: The Union Central Life Insurance Company State Tracking Number: 42595
Company Tracking Number: ULTR01
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
Product Name: ULTR01 - Level Term Rider
Project Name/Number: ULTR01 - Level Term Rider/ULTR01 - Level Term Rider

Filing at a Glance

Company: The Union Central Life Insurance Company

Product Name: ULTR01 - Level Term Rider SERFF Tr Num: UNNC-126173738 State: Arkansas
TOI: L04I Individual Life - Term SERFF Status: Closed-Approved- State Tr Num: 42595
Closed

Sub-TOI: L04I.500 Other Co Tr Num: ULTR01 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Disposition Date: 06/12/2009
Authors: Bobbie Cramer, Joanne Friend, Jenny Andrus
Date Submitted: 06/09/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval
State Filing Description:

Implementation Date:

General Information

Project Name: ULTR01 - Level Term Rider
Project Number: ULTR01 - Level Term Rider
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 06/12/2009

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 06/12/2009
Created By: Jenny Andrus
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Jenny Andrus
Filing Description:
Re: The Union Central Life Insurance Company
NAIC No. 0943-80837 FEIN No. 31-0472910

Submission Form Identification: ULTR01 – Level Term Rider
Designation of Form as Individual or Group Market: Individual
To be used with Contract Form Identification No:

UC 8612 – Whole Life Policy approved by your state on 11/08/2005.
General Description of Submission: This is a level term rider that will be used with a whole life policy.

SERFF Tracking Number: UNNC-126173738 State: Arkansas
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 Company Tracking Number: ULTR01
 TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other
 Product Name: ULTR01 - Level Term Rider
 Project Name/Number: ULTR01 - Level Term Rider/ULTR01 - Level Term Rider

Enclosed for your review and approval is the above-referenced individual level term rider. The rider is new and does not replace any previously approved form. ULTR01 will be used with UC 8612. The Flesch Score is 50.

This is a renewable term rider with indeterminate premium rates. The guaranteed maximum premium rates are shown on the policy schedule. The policyholder has a choice of a level term period of 10, 15, 20 or 30 years, as disclosed on the policy schedule and in the enclosed actuarial memorandum. There are no cash values associated with this rider.

No part of this filing contains any unusual or possible controversial items from normal company or industry standards. Since our printers use various fonts and layouts, we receive the right to format the pages to conform to the printer's requirements. No change in language will occur, only a possible page break, or renumbering of a page.

Company and Contact

Filing Contact Information

Jenny Andrus, Contract Analyst jandrus@unioncentral.com
 1876 Waycross Road 513-595-2984 [Phone] 52984 [Ext]
 Cincinnati, OH 45240 513-595-2918 [FAX]

Filing Company Information

The Union Central Life Insurance Company CoCode: 80837 State of Domicile: Nebraska
 5900 O Street Group Code: 943 Company Type:
 PO Box 81889 Group Name: State ID Number:
 Lincoln, NE 68510 FEIN Number: 31-0472910
 (513) 595-2339 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Union Central Life Insurance Company	\$20.00	06/09/2009	28443973

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/12/2009	06/12/2009

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Disposition

Disposition Date: 06/12/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Level Term Rider		Yes

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Form Schedule

Lead Form Number: ULTR01

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ULTR01	Policy/Cont ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.000	ULTR01 w schedule page.pdf

Schedule Page

<u>Benefit</u>	<u>Amount of Benefit</u>	<u>Duration of Premium Payments</u>	<u>Annual Premium</u>
Whole Life Payable to 98	\$100,000.00	for 63 years	\$1,109.00
Level Term Rider	\$100,000.00	for 63 years	\$112.00 ##

PREMIUM DUE DATES AND AMOUNTS

First Premium Payment Interval:	Annual	\$1,221.00	
Premium Frequency:	Modal Premium	Cumulative Annual Premium	Max Ann Percentage Rate Chrg Implied in Modal Premium
Annual	\$1,221.00	\$1,221.00	-
Semiannual	\$622.96	\$1,245.92	10.72%
Quarterly	\$317.46	\$1,269.84	10.62%
Check-o-matic	\$105.06	\$1,260.72	8.66%

Beginning On	Total Annual Premium
August 01, 2009	\$1,221.00 ##
August 01, 2072	\$.00

Mortality Table: 2001 CSO Male Nonsmoker Mortality Table

Contract Rate: 4%

The initial annual premium shown here applies only during the [20] year Initial Term Period for the Level Term Rider. Thereafter the premium rates increase each rider year as shown in the table of maximum annual premiums for the Level Term Rider. The Initial Term Period and the table of maximum annual premiums for the Level Term Rider are shown on the following schedule pages.

SUMMARY CONTINUES ON NEXT PAGE.

Insured:	John Doe	Maturity Date:	Insured's Death
Policy Number:	0123456789	Policy Date:	August 1, 2009
Age and Gender:	35, Male	Issue Date:	August 1, 2009
Rate Class:	Standard Nontobacco		

Schedule Page

TABLE OF GUARANTEED POLICY VALUES FIGURES FOR STATED PLAN AND AMOUNT THE GUARANTEED VALUE WILL BE

August 1	Cash or Loan Values	Paid-Up Insurance	Extended Term Insurance to
2010	\$0.00	\$0.00	-
2011	\$0.00	\$0.00	-
2012	\$700.00	\$3,100.00	October 13, 2017
2013	\$1,700.00	\$7,200.00	October 24, 2023
2014	\$2,800.00	\$11,500.00	November 26, 2028
2015	\$3,900.00	\$15,500.00	July 17, 2032
2016	\$5,100.00	\$19,500.00	August 31, 2035
2017	\$6,200.00	\$22,900.00	December 10, 2037
2018	\$7,400.00	\$26,500.00	December 27, 2039
2019	\$8,700.00	\$30,100.00	November 20, 2041
2020	\$10,000.00	\$33,400.00	July 27, 2043
2021	\$11,300.00	\$36,500.00	January 23, 2045
2022	\$12,600.00	\$39,400.00	May 26, 2046
2023	\$14,000.00	\$42,400.00	September 05, 2047
2024	\$15,400.00	\$45,100.00	October 21, 2048
2025	\$16,900.00	\$47,900.00	November 28, 2049
2026	\$18,400.00	\$50,400.00	November 28, 2050
2027	\$20,000.00	\$53,100.00	November 26, 2051
2028	\$21,500.00	\$55,300.00	September 24, 2052
2029	\$23,200.00	\$57,800.00	August 22, 2053
At Age			
62	\$35,200.00	\$71,000.00	June 27, 2058
65	\$40,700.00	\$75,600.00	April 10, 2060

These figures do not include any paid-up additions, any dividend accumulations or any dividends due and unpaid. Any policy loan will decrease the amount otherwise payable.

Insured: John Doe
Basis of Values: 2001 CSO Male Nonsmoker Mortality Table

Policy Number: 0123456789

Schedule Page

Level Term Rider Effective Date: August 1, 2009
Initial Term Period: [20] Years
Level Term Rider Conversion Period Ends: August 1, 2050
Level Term Rider Expiration Date: August 1, 2072

Table of Maximum Annual Premiums for Level Term Rider

For Policy Year Beginning August 1	Guaranteed Maximum Premium	For Policy Year Beginning August 1	Guaranteed Maximum Premium
2009	\$112.00	2044	\$7,230.00
2010	\$112.00	2045	\$7,938.00
2011	\$112.00	2046	\$8,868.00
2012	\$112.00	2047	\$9,849.00
2013	\$112.00	2048	\$10,881.00
2014	\$112.00	2049	\$12,009.00
2015	\$112.00	2050	\$13,239.00
2016	\$112.00	2051	\$14,667.00
2017	\$112.00	2052	\$16,335.00
2018	\$112.00	2053	\$18,261.00
2019	\$112.00	2054	\$20,361.00
2020	\$112.00	2055	\$22,752.00
2021	\$112.00	2056	\$25,242.00
2022	\$112.00	2057	\$27,927.00
2023	\$112.00	2058	\$30,900.00
2024	\$112.00	2059	\$34,221.00
2025	\$112.00	2060	\$37,902.00
2026	\$112.00	2061	\$41,922.00
2027	\$112.00	2062	\$46,230.00
2028	\$112.00	2063	\$50,775.00
2029	\$1,650.00	2064	\$55,518.00
2030	\$1,842.00	2065	\$59,979.00
2031	\$2,049.00	2066	\$64,629.00
2032	\$2,226.00	2067	\$69,534.00
2033	\$2,430.00	2068	\$74,715.00
2034	\$2,676.00	2069	\$80,157.00
2035	\$2,976.00	2070	\$85,137.00
2036	\$3,342.00	2071	\$90,447.00
2037	\$3,753.00		
2038	\$4,185.00		
2039	\$4,641.00		
2040	\$5,103.00		
2041	\$5,571.00		
2042	\$6,075.00		
2043	\$6,597.00		

Insured: John Doe
Basis of Values: 2001 CSO Male Nonsmoker Mortality Table

Policy Number: 0123456789

The Union Central Life Insurance Company

LEVEL TERM RIDER

PAYMENT OF INSURANCE. *We* will pay the amount of term insurance in force under this rider as soon as *we* receive satisfactory proof of the *insured's* death, while this rider was in force. Payment is subject to the terms and provisions of the policy and this rider. The amount of term insurance hereunder will be added to the proceeds payable under the policy.

AMOUNT OF INSURANCE. The amount of term insurance and the initial term period for this rider are shown on the policy schedule. The amount of term insurance under this rider may be renewed for additional term periods. On any rider anniversary, the amount of term insurance can be decreased by *you*.

PREMIUM. The guaranteed maximum premiums for this rider are shown on the policy schedule. Current premiums are based on *our* premium schedule in effect on the *policy date*. Premiums charged at the time of renewal will not exceed the guaranteed maximum premium. Rider premium is payable at the same time and interval as the policy to which this rider is attached.

Changes in premiums will be by class based on insuring age, gender and premium classification.

Premiums are based on *our* expectations regarding such factors as mortality, investment earnings, persistency and expenses. Any change in the premium will be based on a re-evaluation of these factors. *We* will apply any change in the premium on a uniform basis to all *insureds* of the same insuring age, gender and premium classification whose riders are for the same amount of insurance and the same length of time. *We* will not change the premiums with respect to any changes in the *insured's* health, occupation or other risk factors after this policy takes effect.

Any change in the premium schedule for this class of rider will be determined in accordance with the procedures and standards on file with the Department of Insurance of *your* state. Premium schedules for riders in force shall be reviewed whenever the premiums for new issues are changed, but not more often than annually nor less often than once each five years to determine whether premium changes should be made. Notification of premium changes will be sent to *you* at the last known address at least 15 days prior to the effective date of any changes in premium rates.

RENEWAL. At the end of any term period, but prior to the rider expiration date, this policy may be renewed for an additional term period if:

- (1) no premium is in default and this rider is in force on that date; and
- (2) the renewal premium is paid within the grace period.

However, in no event will this rider continue in force beyond the rider expiration date.

The initial term period is shown on the policy schedule and begins on the rider effective date. Additional one-year term periods begin at the end of the initial term period. The last one-year term period ends on the rider expiration date.

CONVERSION PRIVILEGE. This rider may be converted, without evidence of insurability, to a new policy on the life of the *insured*, if:

- (1) no premium is in default and this rider is in force on that date; and
- (2) *we* receive a written application before the end of the conversion period of this rider as shown on the policy schedule; and
- (3) the *insured* is not disabled and eligible for benefits under a Total Disability Benefit Rider or Waiver of Premium Rider which is part of the policy to which this rider is attached; and
- (4) the amount of the new policy may not be greater than the amount of insurance in force under this rider at the time of conversion.

The new policy may be any permanent plan of insurance issued by *us* at the time of conversion. The new policy will be of the same class of risk as this rider. The conversion may be made at any time before the end of the conversion period of this rider. The *policy date* of the new policy will be the date of conversion. The premium rate for the new policy will be *our* then published rate at the age of the *insured* on the birthday nearest the date of conversion.

NEW POLICY RIDERS. Total Disability Benefit Rider, Waiver of Premium Rider and Accidental Death Benefit Rider may be issued with the new policy only with evidence of insurability and *our* consent. However, if the policy contains a Total Disability Rider, the *insured* may include such a rider in the new policy without evidence of insurability for a conversion to a Whole Life Policy made before age 55. However, the *insured* must not be totally disabled on the date the application for conversion is made.

EXTENDED PRIVILEGE CONVERSION. If disability benefits are being credited before age 60 under a Total Disability Rider or Waiver of Premium Rider which is part of the policy to which this rider is attached and the disability continues until the end of the conversion period, disability benefits will continue to the date disability stops. The conversion period will extend for 180 days after the date disability stops.

AGE. As used in this rider, "age 55" and "age 60" mean the policy anniversaries nearest the *insured's* 55th and 60th birthdays, respectively.

VALUES. This rider does not have cash value or loan value.

TERMINATION. This rider will terminate:

- (1) when any premium for the policy is in default beyond the end of the premium's grace period; or
- (2) when the policy is changed to a paid-up policy; or
- (3) when the policy goes on extended term; or
- (4) when this rider is converted to a new policy; or
- (5) when the policy terminates; or
- (6) on the expiration date shown on the policy schedule for this rider.

NON-PARTICIPATING. This rider is non-participating.

REINSTATEMENT. This rider may be reinstated upon reinstatement of the policy.

INCONTESTABILITY. If this rider is reinstated, the contestable period will start over again beginning on the reinstatement date, but only for statements made in the application for reinstatement.

CONTESTABLE AND SUICIDE PERIOD. As applied to this rider, the contestable and suicide periods shall be measured from the effective date of this rider.

CONTRACT. This rider is made a part of the policy and is based on the application and any supplemental applications for this rider and payment of the premium.

RIDER SPECIFICATIONS. The amount of term insurance, initial term period, effective date, expiration date and the guaranteed maximum premiums for this rider are shown on the policy schedule.

THE UNION CENTRAL LIFE INSURANCE COMPANY

 **SPECIMEN**

Secretary

 **SPECIMEN**

President

SERFF Tracking Number: UNNC-126173738 State: Arkansas
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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Compliance Certifications are attached.

Attachments:

AR reg 19.pdf

AR reg 49.pdf

UNIV READ CERT.pdf

Item Status:

Status

Date:

Bypassed - Item: Application

Bypass Reason: Not Applicable, we are only submitting a rider.

Comments:

CERTIFICATION
Arkansas

We hereby certify that we have reviewed Rule and Regulation 19 and that The Union Central Life Insurance Company meets the provisions of said Rule and Regulation, as well as all applicable requirements of your Department regarding Unfair Sex Discrimination in the Sale of Insurance.

A handwritten signature in black ink, appearing to read "John M. Lucas". The signature is written in a cursive style with a large initial "J" and "L".

John M. Lucas

Second Vice President, Associate General Counsel and Asst. Secretary

June 8, 2009

Date

ar4.doc

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CERTIFICATION
Arkansas

We hereby certify that we have reviewed Arkansas Rule and Regulation 49 and that The Union Central Life Insurance Company is in compliance regarding Life and Health Insurance Guaranty Association Notices.

We also certify that we have reviewed ACA 23-79-138 regarding the use of Complaint Notices and assure that Acacia Life Insurance Company is in compliance.



John M. Lucas
Second Vice President, Associate General Counsel and Asst. Secretary

June 8, 2009

Date

Reg. Section 6 DI: Method of Disclosure of Required Information

All information required to be disclosed by this rule shall be set out conspicuously and in close conjunction with the statements to which such information relates or under appropriate captions of such prominence that it shall not be minimized, rendered obscure or presented in an ambiguous fashion or intermingled with the context of the advertisements so as to be confusing or misleading.

Reg. Section 6 Life: Valuation

The minimum valuation standard for universal life insurance policies shall be the Commissioners Reserve Valuation Method

READABILITY CERTIFICATION

I, John M. Lucas, an officer of The Union Central Life Insurance Company, hereby certify that the following form(s) has (have) the following readability score(s) as calculated by the Flesch Reading Ease Test and that this (these) form(s) meet(s) the reading ease requirements of the laws and regulations of your state.

<u>Form</u>	<u>Description</u>	<u>Readability Score</u>
ULTR01	Level Term Rider	50*

*Less defined terms



John M. Lucas
Second Vice President, Associate General Counsel
And Assistant Secretary

June 8, 2009