

SERFF Tracking Number: HRCN-126166770 State: Arkansas
 Filing Company: Horace Mann Life Insurance Company State Tracking Number: 42893
 Company Tracking Number: IC348/IC349ACTMEMO
 TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
 Product Name: LBD Level Term Reserve Change
 Project Name/Number: /

Filing at a Glance

Company: Horace Mann Life Insurance Company

Product Name: LBD Level Term Reserve Change SERFF Tr Num: HRCN-126166770 State: Arkansas

TOI: L04I Individual Life - Term SERFF Status: Closed-Filed-Closed State Tr Num: 42893

Sub-TOI: L04I.500 Other Co Tr Num: IC348/IC349ACTMEMO State Status: Filed-Closed

Filing Type: Form Reviewer(s): Linda Bird
 Author: Rita Rowe Disposition Date: 07/21/2009
 Date Submitted: 07/08/2009 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Informational	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: 07/21/2009	Explanation for Other Group Market Type:
	State Status Changed: 07/21/2009
Deemer Date:	Created By: Rita Rowe
Submitted By: Rita Rowe	Corresponding Filing Tracking Number:
Filing Description:	
IC-348000 et al. (Approved 10/03/05)	
IC-349000 et al. (Approved 10/11/05)	

The actuarial memorandums for the above-captioned previously approved policy forms have been modified to reflect the use of the 2001 CSO smoker and nonsmoker mortality tables for the deficiency reserve calculations rather than the composite version of the table. The change is being made so that we can more appropriately reflect the risks of smoker vs. nonsmoker.

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Company and Contact

Filing Contact Information

Rita Rowe, Sr. Product Development & Compliance Coordinator
 1 Horace Mann Plaza
 Springfield, IL 62715-0001
 rower1@horacemann.com
 217-788-5703 [Phone]
 217-535-7197 [FAX]

Filing Company Information

Horace Mann Life Insurance Company
 1 Horace Mann Plaza
 Springfield, IL 62715-0001
 (217) 789-2500 ext. [Phone]

 CoCode: 64513
 Group Code:
 Group Name:
 FEIN Number: 37-0726637
 State of Domicile: Illinois
 Company Type: Life, Accident/Health, Annuity, Credit
 State ID Number:

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Horace Mann Life Insurance Company	\$50.00	07/08/2009	29052557

SERFF Tracking Number: HRCN-126166770 State: Arkansas
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TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other
Product Name: LBD Level Term Reserve Change
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	07/21/2009	07/21/2009

SERFF Tracking Number: *HRCN-126166770* *State:* *Arkansas*
Filing Company: *Horace Mann Life Insurance Company* *State Tracking Number:* *42893*
Company Tracking Number: *IC348/IC349ACTMEMO*
TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.500 Other*
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Disposition

Disposition Date: 07/21/2009

Implementation Date:

Status: Filed-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		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: n/a		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: n/a		
Comments:		