

SERFF Tracking Number: RSLI-126259969 State: Arkansas  
Filing Company: Reliance Standard Life Insurance Company State Tracking Number: 43179  
Company Tracking Number: LRS-6451-9 ED. 8/09  
TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term  
Product Name: Group Health - Disability Income-Short Term  
Project Name/Number: Premium Language Change/LRS-6451-9 Ed. 8/09

## Filing at a Glance

Company: Reliance Standard Life Insurance Company

Product Name: Group Health - Disability Income-Short Term SERFF Tr Num: RSLI-126259969 State: Arkansas

TOI: H11G Group Health - Disability Income SERFF Status: Closed-Approved-Closed State Tr Num: 43179

Sub-TOI: H11G.002 Short Term Co Tr Num: LRS-6451-9 ED. 8/09 State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Rosalind Minor

Author: Debra Dorsett Disposition Date: 08/17/2009  
Date Submitted: 08/10/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval  
State Filing Description:

Implementation Date:

## General Information

Project Name: Premium Language Change  
Project Number: LRS-6451-9 Ed. 8/09  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 08/17/2009

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  
Explanation for Other Group Market Type:  
State Status Changed: 08/17/2009  
Created By: Debra Dorsett  
Corresponding Filing Tracking Number: RSLI-126259969

Deemer Date:  
Submitted By: Debra Dorsett

Filing Description:  
RE: Reliance Standard Life Insurance Company  
Group Short Term Disability Income Insurance  
Submitting:

Premiums policy page  
Policy Page: LRS-6451-9 Ed. 8/09

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We are submitting the above captioned form for review. This policy page is intended to replace form LRS-6451-9 Ed. 4/06 which was previously approved by your department on 10/13/06. The only revision made to this page was the 25% reference in item (3) of the Premium Rate section. The percentage has been bracketed and can vary between 1% and 25%.

There is no impact on the Group Short Term Disability Income rates as a result of this revision.

Sincerely,  
Debra Dorsett  
Compliance Analyst  
Compliance Department  
1-800-351-7500, x. 4713  
Fax (267) 256-3546  
debra.dorsett@rsli.com

## Company and Contact

### Filing Contact Information

Debra Dorsett, Compliance Specialist      debra.dorsett@rsli.com  
2001 Market Street      800-351-7500 [Phone] 4713 [Ext]  
Suite 1500      267-256-3546 [FAX]  
Philadelphia, PA 19103-7090

### Filing Company Information

Reliance Standard Life Insurance Company      CoCode: 68381      State of Domicile: Illinois  
2001 Market Street      Group Code:      Company Type:  
Suite 1500      Group Name:      State ID Number:  
Philadelphia, PA 19103-7090      FEIN Number: 36-0883760  
(800) 351-7500 ext. [Phone]

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## Filing Fees

Fee Required?      Yes  
Fee Amount:      \$50.00  
Retaliatory?      Yes

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Fee Explanation: per form  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reliance Standard Life Insurance Company	\$50.00	08/10/2009	29750731

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/17/2009	08/17/2009

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## **Disposition**

Disposition Date: 08/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Form</b>	Premiums	Approved-Closed	Yes

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## Form Schedule

### Lead Form Number: LRS-6451-9 Ed. 8/09

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 08/17/2009	LRS-6451-9 ED. 8/09	Policy/Cont ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		52.000	LRS_6451_9_Ed_809.pdf

## PREMIUMS

Premium Payment: All premiums are to be paid by you to us, or to an authorized agent, on or before the due date. The premium due dates are stated on the Policy face page.

PREMIUM RATE: [The premium due will be the rate per \$10.00 of benefit multiplied by the entire amount of benefit then in force.] We will furnish to you the premium rate on the Policy effective date and when it is changed. We have the right to change the premium rate:

- (1) [on any premium due date after this Policy is in force for [twelve (12) months;] or
- (2) when the extent of coverage is changed by amendment [; or
- (3) on any premium due date on or after the [first Policy Anniversary] if your entire group's benefit changes by [ 25%] or more from such group's benefit on the [last Policy Anniversary.]]

We will not change the premium rate due to (1) above more than once in any [twelve (12) month] period. We will tell you in writing at least [31 days] before the date of a change due to (1) above.

GRACE PERIOD: You may pay the premium up to [31 days] after the date it is due. The Policy stays in force during this time. If the premium is not paid during the grace period, the Policy will be cancelled at the end of the grace period. You will still owe us the premium up to the date the Policy is cancelled.

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> STD_ Standard_Readability_Form.pdf	Approved-Closed	08/17/2009

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> Only filing a one page document. <b>Comments:</b>	Approved-Closed	08/17/2009

Name of Company: FIRST RELIANCE STANDARD LIFE INSURANCE COMPANY

This is to certify that the forms on the attached list (or as described in submission letter) have obtained the score indicated by the Flesch reading ease method.

**A. Option Selected**

1. Policy and its related 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. Scores for the policy and each form are:

<u>Form Number</u>	<u>Form</u>	<u>Flesch Score</u>
LRS-6451-9 Ed. 8/09	Premiums (policy)	52

**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. Standards of Certification**

A Checked block indicates the standard has been achieved.

1. The policy text achieves a minimum score of 45 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 specifications pages, schedules and tables.)
3. The layout and spacing of the policy separates the paragraphs from each other and from the border of the paper.
4. The section titles are captioned in bold face 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.)

Charles Denaro  
Officer's Name  
Charles Denaro

Vice President, Secretary and General Counsel  
Officer's Title

Date: August 9, 2009

FGILH-0687