

SERFF Tracking Number: CTZN-126300584 State: Arkansas
Filing Company: Ozark National Life Insurance Company State Tracking Number: 43476
Company Tracking Number:
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Notice to Policyholder/Assumption Certificate
Project Name/Number: ONLIC Merger/

Filing at a Glance

Company: Ozark National Life Insurance Company

Product Name: Notice to Policyholder/Assumption Certificate SERFF Tr Num: CTZN-126300584 State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Approved-Closed State Tr Num: 43476

Sub-TOI: L08.000 Life - Other

Co Tr Num: State Status: Approved-Closed

Filing Type: Form

Author: Amy Inman Reviewer(s): Linda Bird

Date Submitted: 09/10/2009 Disposition Date: 09/16/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ONLIC Merger

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments: Arkansas is the state of domicile and this is the initial filing.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 09/16/2009

Explanation for Other Group Market Type:

State Status Changed: 09/16/2009

Deemer Date:

Created By: Amy Inman

Submitted By: Amy Inman

Corresponding Filing Tracking Number:

Filing Description:

Ozark National Life Insurance Company NAIC #67385

Dear Ms. Minor -

Please find attached the filing of the Notice to Policyholders and the Certificate of Assumption for Ozark National Life Insurance Company's merger into Security Plan Life Insurance Company. To the best of my knowledge, these documents comply with Rule 55, Section 6 of the Arkansas Insurance Regulations.

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A check in the amount of \$20.00 will follow this filing in the mail.

Company and Contact

Filing Contact Information

Amy Inman, Associate Counsel amy.inman@sbcglobal.net
400 E. Anderson Lane 512-837-7100 [Phone]
Austin, TX 78752 512-836-9334 [FAX]

Filing Company Information

Ozark National Life Insurance Company CoCode: 67385 State of Domicile: Arkansas
400 E. Anderson Lane Group Code: 612 Company Type: Life
Austin, TX 78752 Group Name: Citizens, Inc. State ID Number:
(512) 837-7100 ext. [Phone] FEIN Number: 71-0289536

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/16/2009	09/16/2009

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Disposition

Disposition Date: 09/16/2009

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
Form	Certificate of Assumption		Yes
Form	Notice to Policyholders		Yes

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Form Schedule

Lead Form Number: J00850E

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	J00850E	Certificate	Certificate of Assumption	Initial			Certificate of Assumption - ONLIC Merger.pdf
		Other	Notice to Policyholders	Initial			Notice to Policyholders - ONLIC Merger.pdf

**SECURITY PLAN LIFE INSURANCE COMPANY
CERTIFICATE OF ASSUMPTION**

It is hereby certified pursuant to a Plan and Agreement of Merger entered into between Ozark National Life Insurance Company, an Arkansas domiciled insurance company, and Security Plan Life Insurance Company, a Louisiana domiciled insurance company, that Security Plan Life Insurance Company hereby assumes all obligations, liabilities, and rights of Ozark National Life Insurance Company under your policy and/or certificate of insurance shown on the reverse side hereof as of October 1, 2009, all in accordance with the policy provisions as originally issued or subsequently amended. The merger of these two aforementioned companies was approved by the Arkansas Department of Insurance on _____, 2009.

All premiums hereafter due on Ozark National Life Insurance Company policies in accordance with policy terms will be payable to Security Plan Life Insurance Company at its executive office, P.O. Box 149151, Austin, Texas 78714-9151, or to its authorized agent.

IN WITNESS WHEREOF, Security Plan Life Insurance Company caused this Certificate of Assumption to be executed by its duly authorized officers at Austin, Texas the _____ day of _____, 2009.

ATTEST: _____ BY: _____
Secretary President

THIS CERTIFICATE BECOMES A PART OF YOUR POLICY AND SHOULD BE ATTACHED THERETO.

This Certificate of Merger Endorsement forms a part of your policy and/or certificate of insurance and should be attached thereto.

SECURITY PLAN LIFE INSURANCE COMPANY

Executive Office

P.O. Box 149151

Austin, TX 78714-9151

(800) 880-5044

FAX (512) 836-9785

POLICY NUMBER 50xxxxxxx

Sample

<OwnerName>
<AddressLine1>
<AddressLine2>
<AddressLine3>
<AddressLine4>

DATE - TBD

Sample

<OwnerName>
<AddressLine1>
<AddressLine2>
<AddressLine3>
<AddressLine4>

RE: <Policy No. 50-xxxxxxx – FIRST LAST, Primary Insured>

Dear Ozark National Life Insurance Company Policy Owner:

This is to inform you that Ozark National Life Insurance Company ("Ozark"), an Arkansas corporation with its executive office located at 400 E. Anderson Lane, Austin, Texas 78752, and Security Plan Life Insurance Company ("Security Plan"), a Louisiana corporation with its executive office located at 400 E. Anderson Lane, Austin, Texas 78752, have merged to create a much stronger life insurance company to serve their policyholders. Both Ozark and Security Plan are part of the Citizens, Inc. financial group of companies. Appropriate regulatory authorities have approved the combination to be in the best interest of all policy owners.

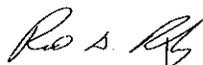
Security Plan has assumed total and absolute responsibility for the contractual provisions of your Ozark policy. You are now a Security Plan policyholder. Please attach the enclosed Security Plan *CERTIFICATE OF ASSUMPTION* to your policy for future reference. If you would like further information regarding the financial condition of Security Plan, please contact the Arkansas Department of Insurance by mail at 1200 West Third Street, Little Rock, Arkansas 72201-1904 or by phone at (501) 371-2600.

Since Ozark and Security Plan share the same Little Rock, Arkansas and Austin, Texas administrative office, you may continue to use the same contact information you use now. If you have questions about this notice or the Certificate of Assumption or need assistance, such as changing an address or beneficiary, or you need to file a claim, please call us at (800) 880-5044 or write to us at P.O. Box 149151, Austin, Texas 78714-9151. We welcome the opportunity to serve you. By directing your claims to the Claim Department, and other items to the Policy Service Department, your requests will be promptly handled.

Citizens, Inc. is a financial services company listed on the New York Stock Exchange under the symbol CIA that sells and services life insurance policies around the world through affiliated companies. The Citizens, Inc. financial group has approximately \$4.6 billion of life insurance in force, more than \$900 million in assets, \$146 million of gross revenues and \$171 million in stockholders equity.

You may obtain additional information by visiting the Citizens website at www.citizensinc.com or you may contact the company by telephone, letter, fax or e-mail at pos@citizensinc.com. It is a privilege to serve you.

Sincerely,



Rick D. Riley
President & CEO

RDR:kb
Enclosures

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments: See attached.		
Attachment: Flesch Cert - assumption certificate.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: This filing is not a policy filing. No application is necessary.		
Comments:		

CERTIFICATION

I, Amy S. Inman, Associate Counsel, hereby certify that the following forms submitted by Ozark National Life Insurance Company meet the minimum readability requirements of the State of Arkansas.

<u>FORM DESCRIPTION</u>	<u>FLESCH SCORE</u>
Endorsement form J00850E	20.0
Notice to Policyholders	24.0



Amy S. Inman,
Associate Counsel