

SERFF Tracking Number: BENE-126437118 State: Arkansas
Filing Company: Beneficial Life Insurance Company State Tracking Number: 44440
Company Tracking Number: 2010 ANNUAL ILLUSTRATION CERTIFICATION FILING
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Annual Illustration Filing
Project Name/Number: Annual Illustration Filing/Annual Illustration Filing

Filing at a Glance

Company: Beneficial Life Insurance Company

Product Name: Annual Illustration Filing

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: BENE-126437118 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 44440

For Informational Purposes

Co Tr Num: 2010 ANNUAL

ILLUSTRATION CERTIFICATION
FILING

Author: Karie Mundee

Date Submitted: 12/30/2009

Reviewer(s): Linda Bird

Disposition Date: 01/05/2010

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

General Information

Project Name: Annual Illustration Filing

Project Number: Annual Illustration Filing

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/05/2010

Deemer Date:

Submitted By: Karie Mundee

Filing Description:

Annual Illustration Certification filing

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 12/31/2009

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/05/2010

Created By: Karie Mundee

Corresponding Filing Tracking Number: 2010
Annual Certification filing

Company and Contact

Filing Contact Information

Karie Mundee, Product Management Analyst karie.mundee@benfinancial.com

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150 Social Hall Avenue, 5th Floor 801-933-1335 [Phone]
 Salt Lake City, UT 84136 801-531-3383 [FAX]

Filing Company Information

Beneficial Life Insurance Company CoCode: 61395 State of Domicile: Utah
 150 Social Hall Avenue, 5th Floor Group Code: 615 Company Type: Life & Health
 Salt Lake City, UT 84136 Group Name: State ID Number:
 (801) 933-1335 ext. [Phone] FEIN Number: 87-0115120

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Beneficial Life Insurance Company	\$20.00	12/30/2009	33187235

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/05/2010	01/05/2010

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Disposition

Disposition Date: 01/05/2010

Implementation Date:

Status: Accepted For Informational Purposes

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	Cover Letter		Yes
Supporting Document	Exhibit I		Yes
Supporting Document	Certification of Compliance		Yes
Supporting Document	Actuarial Certification		No

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment: AR cover letter.pdf		

	Item Status:	Status Date:
Satisfied - Item: Exhibit I		
Comments:		
Attachment: AR Exh 1.pdf		

	Item Status:	Status Date:
Satisfied - Item: Certification of Compliance		
Comments:		
Attachments: AR Certif of Compliance.pdf		

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Letter to Compliance.pdf



BENEFICIAL LIFE
INSURANCE COMPANY

Beneficial Life Insurance Company • 150 Social Hall Avenue • Salt Lake City, Utah 84136
(801) 933-1100 • (800) 233-7979 • www.BeneficialFinancialGroup.com

Karie Munde
Product Management Analyst
150 Social Hall Avenue, Suite 500
Salt Lake City, UT 84145
Phone: (801) 933-1335
Fax: (801) 531-3383
Karie.munde@benfinancial.com

December 30, 2009

John Shields
Arkansas Department of Insurance
Compliance - Life and Health
1200 W. Third Street
Little Rock, AR 72201

RE: Annual Illustration Certification by Beneficial Life Insurance Company
(NAIC Company No. 61395, Group Code No. 615).

Dear Insurance Associate:

Please find Beneficial Life Insurance Company's annual certification of compliance with the illustration certification enclosed for your convenience.

Listed in the enclosed exhibit are all of the forms that are available to policyholders for policy conversions or other contractual changes. The illustrated products that are approved in your state are marked with an asterisk. Illustrated forms without the asterisk are not approved in your state.

Please feel free to contact me if you have any questions or concerns regarding this certification.

Regards,

Karie Munde

Exhibit 1

Policy and Rider Forms of Beneficial Life Insurance Company for 2010

▪ **Category A – Forms which a Disciplined Current Scale of Non-Guaranteed Elements was derived**

** Notes illustrated products approved in the state of Arkansas*

Marketing Name	Form Number
Century 09 WL	09-0736-01
Paid Up WL	09-1100-01
Summit UL	09-0206-02
* Single Premium Paid-Up Additions Rider	08-1P48-01
* Periodic Premium Paid-Up Additions Rider	08-1P42-01

▪ **Category B – Forms which will not be illustrated**

▪ **Category C – Forms which are Guaranteed Cost**

Marketing Name	Form Number
Waiver of Premium (Whole Life)	WP-L01-1
Waiver of Monthly Deductions	WMD-U01-1
Waiver of Stated Premium	WSP-U01-1
Accelerated Benefit for Chronic Illness	ABCI-04-1
Accelerated Death Benefit Rider	B-10
Charitable Giving Rider	E-CHARIT
Accelerated Death Benefit Rider	B-10
Charitable Giving Rider	E-CHARIT

CERTIFICATION OF COMPLIANCE

LIFE ILLUSTRATIONS REGULATION State of Arkansas

BENEFICIAL LIFE INSURANCE COMPANY

I, David Pearce, General Counsel and Corporate Secretary for Beneficial Life Insurance Company (“the Company”), hereby certify to the Arkansas Insurance Department as follows:

1. The illustration formats relating to life insurance policies marketed by the Company meet the requirements of the Life Illustration Regulation promulgated by the Arkansas Insurance Department.
2. The scales used in the illustrations authorized by the Company are those scales certified by the Company’s illustrations actuary.
3. The Company has provided its agents with information about the expense allocation method used in its illustrations as disclosed in the annual certification of the Company’s illustration actuary.

In making this certification, I have relied in part on the work performed and certified by others who are responsible for preparation of the illustrations.

Dated this 28th day of December 2009.



J. David Pearce
General Counsel and Corporate Secretary



Beneficial Financial Group
150 Social Hall Avenue
Salt Lake City, Utah 84136
Telephone: (801) 933-1100

December 28, 2009

J. David Pearce
General Counsel
Beneficial Life Insurance Company
150 Social Hall Avenue, Suite 170
Salt Lake City, UT 84145-0654

Subject: Illustration System

Dear David:

We have reviewed the programming and formatting of the illustration systems used to illustrate products sold by Beneficial Life Insurance Company, which are subject to the Life Insurance Illustration regulation. According to our understanding of that regulation, these illustration systems meet the formatting requirements of the regulation. Furthermore, the scales used have been certified by Paul Daniels, the Company's illustration actuary.

All agents of the Company have been notified by direct mail of the expense allocation method used by the Company in these illustrations.

Sincerely,

Hardi Jenkins
Vice President - Product Management

Rick Justesen
Senior Developer - Analyst