

SERFF Tracking Number: BFLI-126890851 State: Arkansas
 Filing Company: Bankers Fidelity Life Insurance Company State Tracking Number: 47221
 Company Tracking Number: AR B 0109 TI ADB 50 (R09)
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Product Name: Accelerated Death Benefit Rider
 Project Name/Number: /

Filing at a Glance

Company: Bankers Fidelity Life Insurance Company

Product Name: Accelerated Death Benefit Rider SERFF Tr Num: BFLI-126890851 State: Arkansas

TOI: L071 Individual Life - Whole SERFF Status: Closed-Approved-Closed State Tr Num: 47221

Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life Co Tr Num: AR B 0109 TI ADB 50 (R09) State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Jill Jones, Bridgett Williams, Tina Cunningham, Lyn Ezell, Sharon White, Ron Crow, Norma Christopher

Disposition Date: 11/08/2010

Date Submitted: 11/04/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 10/27/2010

Requested Filing Mode: Review & Approval

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: 11/08/2010

Explanation for Other Group Market Type:

State Status Changed: 11/08/2010

Deemer Date:

Created By: Jill Jones

Submitted By: Tina Cunningham

Corresponding Filing Tracking Number:

Filing Description:

The form is an Accelerated Death Benefit rider providing access to 50% of the death benefits upon diagnosis of a terminal illness with a prognosis of 12 months or less to live. This form will be used with our previously approved whole life insurance policies.

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Company and Contact

Filing Contact Information

Tina Cunningham, Compliance Analyst L1 tcunningham@atlam.com
 4370 Peachtree Road NE 404-266-5723 [Phone]
 Atlanta, GA 30319 404-926-4092 [FAX]

Filing Company Information

Bankers Fidelity Life Insurance Company CoCode: 61239 State of Domicile: Georgia
 4370 Peachtree Rd NE Group Code: 587 Company Type: Life & Health
 Atlanta, GA 30319 Group Name: 61239 State ID Number:
 (404) 266-5600 ext. [Phone] FEIN Number: 58-0658963

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Fidelity Life Insurance Company	\$25.00	11/04/2010	41547127
Bankers Fidelity Life Insurance Company	\$25.00	11/05/2010	41588207

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/08/2010	11/08/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	11/05/2010	11/05/2010	Tina Cunningham	11/05/2010	11/05/2010

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Disposition

Disposition Date: 11/08/2010

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		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Accelerated Death Benefit Rider		Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/05/2010
Submitted Date 11/05/2010
Respond By Date 12/06/2010

Dear Tina Cunningham,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$25.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/05/2010
Submitted Date 11/05/2010

Dear Linda Bird,

Comments:

Response 1

Comments: Additional \$25.00 has been submitted.

Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$25.00 is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Bridgett Williams, Jill Jones, Lyn Ezell, Norma Christopher, Ron Crow, Sharon White, Tina Cunningham

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Form Schedule

Lead Form Number: B 0109 TI ADB 50 (R09)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	B 0109 TI ADB 50 (R09)	Policy/Contract	Accelerated Death Benefit Rider	Initial		55.200	B 0109 TI ADB 50 (R09).pdf
		Certificate:	Amendment, Insert Page, Endorsement or Rider				

BANKERS FIDELITY LIFE INSURANCE COMPANY

Atlanta, Georgia

ACCELERATED DEATH BENEFIT RIDER

This Rider is attached to and made a part of the Policy as of the Effective Date for this Rider shown on the Policy Specifications Page. It is issued in consideration of the answers contained in the application. Except as stated elsewhere in this Rider, all of the definitions, provisions, conditions, limitations and exceptions of the Policy to which it is attached apply to this Rider.

CAUTION: RECEIVING ACCELERATED DEATH BENEFITS MAY HAVE TAX CONSEQUENCES OR AFFECT YOUR ELIGIBILITY FOR PUBLIC FUNDS SUCH AS MEDICARE, MEDICAID OR SOCIAL SECURITY. YOU SHOULD CONSULT A TAX PROFESSIONAL OR OTHER COUNSELOR BEFORE RECEIVING SUCH BENEFITS.

DEFINITIONS

When We use the following words, this is what We mean:

TERMINAL ILLNESS BENEFIT - an amount equal to:

1. 50% of the Ultimate Face Amount of the Policy to which this Rider is attached; *MINUS*
2. 50% of any outstanding Policy Loans.

Any outstanding Policy Loan will be reduced by the proportionate amount by which the Terminal Illness Benefit is reduced.

PHYSICIAN - any duly licensed person practicing the healing arts and acting within the scope of his or her license in treating the illness, disease or bodily injury for which the Insured has been diagnosed as Terminally Ill. A Physician does not include You or Your spouse, child, parent, or sibling.

TERMINALLY ILL - prognosis by a Physician that a medical condition caused by illness, disease or bodily injury has reduced the Insured's life expectancy to twelve (12) months or less. We, at Our own expense, reserve the right to obtain an independent medical examination conducted by a physician selected by Us.

BENEFITS

Upon receipt of due proof satisfactory to Us of the Insured's diagnosis as Terminally Ill, We will pay the Terminal Illness Benefit to the Owner, or to any other person designated by the Owner to receive such benefits. Payment will be made in a single, lump sum payment.

The Terminal Illness Benefit is payable one time only during the lifetime of this Rider. Once We have paid the Terminal Illness Benefit under this Rider, no further benefits shall be payable under this Rider.

PAYMENT OF BENEFITS UNDER THIS RIDER WILL REDUCE THE ULTIMATE FACE AMOUNT OF THE POLICY BY AN AMOUNT EQUAL TO 50% OF THE ULTIMATE FACE AMOUNT.

THE CASH VALUES OF THE POLICY WILL ALSO BE REDUCED BY AN AMOUNT PROPORTIONATE TO THE REDUCTION OF THE ULTIMATE FACE AMOUNT.

PREMIUMS

There are no premiums payable for this Rider.

Payment of the Terminal Illness Benefit and the subsequent reduction of the Ultimate Face Amount of the Policy to which this Rider is attached will not affect or reduce the premiums due for the Policy.

TERMINATION

This Rider will terminate on the earlier of:

1. termination of the Policy to which it is attached; or
2. payment of the Terminal Illness Benefit.

In witness of the above, **BANKERS FIDELITY LIFE INSURANCE COMPANY** has caused this Rider to be signed by its President.



President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: B 0109 TI ADB 50 (R09) Flesch Cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments:		
Attachment: AR B 0109 TI ADB 50 (R09) Forms Use List.pdf		

BANKERS FIDELITY LIFE INSURANCE COMPANY
Atlanta, Georgia

FLESCH SCORE CERTIFICATION

B 0109 TI ADB 50 (R09) – Accelerated Death Rider

Words: 339

Sentences: 17

Score: 55.2

I hereby certify that the Flesch reading ease score of the above forms is as shown.



Sharon A. White
Vice President; Legal/Compliance

10-13-2010
Date

**Accelerated Death Benefit Rider: B 0109 TI ADB 50 (R09)
POLICY FORMS TO BE USED WITH**

Arkansas

The Accelerated Death Benefit Rider may be issued with the following policy forms:

<u>Form Number</u>	<u>Description / Title</u>	<u>Approved by State</u>
B 20604	Endowment at Age 100	07-10-2006
B 20801	Level Whole Life Insurance	10-06-2008
B 20803	Level Whole Life Insurance	10-21-2008