

SERFF Tracking Number:	MNNL-126916666	State:	Arkansas
Filing Company:	Minnesota Life Insurance Company	State Tracking Number:	47366
Company Tracking Number:	PJM-462		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Individual Life Insurance		
Project Name/Number:	2010 Death Proceeds Amendment/PJM-462		

Filing at a Glance

Company: Minnesota Life Insurance Company

Product Name: Individual Life Insurance

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: MNNL-126916666 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 47366

Co Tr Num: PJM-462

State Status: Approved-Closed

Authors: Paula Moris, Matthew
Harrington

Reviewer(s): Linda Bird

Date Submitted: 11/22/2010

Disposition Date: 12/02/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2010 Death Proceeds Amendment

Project Number: PJM-462

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Minnesota is our
state of domicile. These amendments were
filed with the IIPRC on

October 13, 2010 and are pending approval,
including Minnesota. The SERFF Tracking
number of the IIPRC filing is MNNL-126855976.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/02/2010

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 12/02/2010

Deemer Date:

Submitted By: Paula Moris

Filing Description:

Created By: Paula Moris

Corresponding Filing Tracking Number:

We are submitting two amendments, form number 10-72787 (single UL/VUL amendment) and form number 10-72788 (joint UL amendment) to modify the death proceeds sections of previously approved Universal Life and Variable Universal Life filings identified below.

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We are amending the following out of the death proceeds calculation "The amounts of any assessed monthly charges which cover the period after the insured's death" on the single life policies and the following on joint life policies "The amounts of any assessed monthly charges which cover the period after the second death."

Upon approval, the amendments will be attached to the following previously approved filings in order to modify the Death Proceeds sections of all newly issued policies:

- 06-700 approved on July 7, 2006.
- 07-660 approved on May 25, 2007.
- 07-660W approved on November 26, 2007.
- 08-210.03 approved on October 14, 2008.
- 09-710.03 approved on December 1, 2009.

Thank you for your consideration.

Company and Contact

Filing Contact Information

Paula Moris, Sr. Product Compliance Specialist paula.moris@securian.com
400 Robert Street North 651-665-1273 [Phone]
St. Paul, MN 55101-2098 651-665-5424 [FAX]

Filing Company Information

Minnesota Life Insurance Company CoCode: 66168 State of Domicile: Minnesota
400 Robert Street North Group Code: 869 Company Type:
Law Department Group Name: State ID Number:
St. Paul, MN 55101-2098 FEIN Number: 41-0417830
(651) 665-3500 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: Filing fee is \$50.00 per form if filed separately from basic form. We are submitting two forms separate from the basic form.
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Minnesota Life Insurance Company	\$100.00	11/22/2010	42196987

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/02/2010	12/02/2010

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Disposition

Disposition Date: 12/02/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>MNNL-126916666</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Minnesota Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47366</i>
<i>Company Tracking Number:</i>	<i>PJM-462</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Individual Life Insurance</i>		
<i>Project Name/Number:</i>	<i>2010 Death Proceeds Amendment/PJM-462</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Form	Amendment		Yes
Form	Amendment		Yes

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Form Schedule

Lead Form Number: 10-72787

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	10-72787	Policy/Cont Amendment ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			10-72787 SingleLifeDP. pdf
	10-72788	Certificate Amendment Amendmen t, Insert Page, Endorseme nt or Rider	Initial			10-72788 JointLifeDP.p df

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Your policy has been amended.

The Death Proceeds section is amended to read as follows:

Death Proceeds

The amount payable to the beneficiary at the insured's death is the total of the following amounts:

- The death benefit,
- PLUS** - Any additional insurance payable at the insured's death provided by an additional agreement (see the policy data pages),
- PLUS** - Under the Level Option, any premium paid after the date of the insured's death,
- MINUS** - Any unpaid monthly policy charges which we assess against accumulation value,
- MINUS** - Any policy loan,
- MINUS** - Any unpaid policy loan interest.

The provision "What proceeds are payable at the insured's death?" is amended to read as follows:

What proceeds are payable at the insured's death?

The amount payable at the insured's death shall be the death benefit provided by this policy:

- (1) plus any additional insurance payable at the insured's death provided by an additional agreement;
- (2) plus under the Level Option, any premium paid after the date of the insured's death;
- (3) minus any unpaid monthly charges;
- (4) minus any policy loan and any unpaid policy loan interest.



Secretary



President

Amendment

MINNESOTA LIFE

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Your policy has been amended.

The Death Proceeds section is amended to read as follows:

Death Proceeds

The amount payable to the beneficiary at the second death is the total of the following amounts:

- The death benefit,
- PLUS** - Any additional insurance payable at the second death provided by an additional agreement (see the policy data pages),
- PLUS** - Under the Level Option, any premium paid after the date of the second death,
- MINUS** - Any unpaid monthly policy charges which we assess against accumulation value,
- MINUS** - Any policy loan,
- MINUS** - Any unpaid policy loan interest.

The provision "What proceeds are payable at the second death?" is amended to read as follows:

What proceeds are payable at the second death?

The amount payable at the second death shall be the death benefit provided by this policy:

- (1) plus any additional insurance payable at the second death provided by an additional agreement;
- (2) plus under the Level Option, any premium paid after the date of the second death;
- (3) minus any unpaid monthly charges;
- (4) minus any policy loan and any unpaid policy loan interest.


Secretary


President

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attached is the Certificate of Readability.

Attachment:

AR_Certificate of Readability.pdf



CERTIFICATION OF READABILITY

Minnesota Life Insurance Company hereby certifies that this filing complies with the Interstate Compact Regulation requirements for Flesch Scores. Following are the Flesch reading ease test scores:

<u>Form Title</u>	<u>Form Number</u>	<u>Flesch Score</u>
Amendment Single Life Death Proceeds	10-72787	55.3 blended with 09-710.03
Amendment Joint Life Death Proceeds	10-72788	53.8 blended with 08-210.03

Signature

Name: Paula J. Moris

Title: Assistant Secretary

Date: November 22, 2010