

SERFF Tracking Number: UNUM-126559416 State: Arkansas
Filing Company: Unum Life Insurance Company of America State Tracking Number: 45269
Company Tracking Number: C.SC.L.89
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
Product Name: Group Term Life
Project Name/Number: Additional Variable/C.SC.L.89

Filing at a Glance

Company: Unum Life Insurance Company of America

Product Name: Group Term Life

SERFF Tr Num: UNUM-126559416 State: Arkansas

TOI: L04G Group Life - Term

SERFF Status: Closed-Approved-
Closed State Tr Num: 45269

Sub-TOI: L04G.500 Other

Co Tr Num: C.SC.L.89

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Christopher Porter

Disposition Date: 03/29/2010

Date Submitted: 03/26/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Additional Variable

Status of Filing in Domicile: Authorized

Project Number: C.SC.L.89

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Employer

Filing Status Changed: 03/29/2010

Explanation for Other Group Market Type:

State Status Changed: 03/29/2010

Deemer Date:

Created By: Christopher Porter

Submitted By: Christopher Porter

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval please find an additional variable to be only used with Tyson Food, Inc, a Policyholder sitused in Arkansas.

This policyholder has requested that the suicide exclusion apply to all amounts of life insurance.

Company and Contact

Filing Contact Information

Christopher Porter, Contract Analyst

cporter@unum.com

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2211 Congress Street 800-974-2266 [Phone] 58592 [Ext]
 C456
 Portland, ME 04021

Filing Company Information

Unum Life Insurance Company of America	CoCode: 62235	State of Domicile: Maine
2211 Congress Street	Group Code: 416	Company Type: L&H
Portland, ME 04122	Group Name:	State ID Number:
(207) 575-2211 ext. [Phone]	FEIN Number: 01-0278678	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	1 Form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unum Life Insurance Company of America	\$50.00	03/26/2010	35183429

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/29/2010	03/29/2010

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Disposition

Disposition Date: 03/29/2010

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		No
Form	Additional Variable		Yes

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Form Schedule

Lead Form Number: C.FP-1

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	C.SC.L.89	Policy/Cont	Additional Variable ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		41.500	C.SC.L.89.pdf

UNUM Life Insurance Company of America
Portland, Maine

Additional Variable for Tyson Food, Inc (policyholder sitused in Arkansas)

The provision entitled **WHAT LOSSES ARE NOT COVERED UNDER YOUR PLAN** as found in the **LIFE INSURANCE BENEFIT INFORMATION** section of the Policy/Certificate will read as follows:

WHAT LOSSES ARE NOT COVERED UNDER YOUR PLAN?

Your plan does not cover any losses where death is caused by, contributed to by, or results from:

- suicide occurring within 24 months after your or your dependent's initial effective date of insurance; and
- suicide occurring within 24 months after the date any increases or additional insurance becomes effective for you or your dependent.

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

AR Flesch C.SC.L.89.pdf

Item Status: **Status**
Date:

Bypassed - Item: Application

Bypass Reason: This is an additional variable to a specific Policyholder's contract and does not affect the application.

Comments:

Name of Company: **UNUM Life Insurance Company of America**

This is to certify that the forms listed below meet the minimum score required by the Flesch Reading Ease Test.

Form and Form Number to which the Certification is Applicable

<u>Form</u>	<u>Form No.</u>	<u>Flesch Score</u>
Additional Variable	C.SC.L.89	41.5



Nancy H. Johnson
Officer's Name

V.P. and Managing Counsel
Officer's Title

Date: 26 March 2010