

SERFF Tracking Number:	AEGX-G126627779	State:	Arkansas
Filing Company:	Monumental Life Insurance Company	State Tracking Number:	45679
Company Tracking Number:	AR0005200005		
TOI:	L04G Group Life - Term	Sub-TOI:	L04G.500 Other
Product Name:	Term Life		
Project Name/Number:	Term Life/AR0005200005		

Filing at a Glance

Company: Monumental Life Insurance Company

Product Name: Term Life

SERFF Tr Num: AEGX-G126627779

State: Arkansas

TOI: L04G Group Life - Term

SERFF Status: Closed-Approved-Closed

State Tr Num: 45679

Sub-TOI: L04G.500 Other

Co Tr Num: AR0005200005

State Status: Approved-Closed

Filing Type: Form

Author: SPI ADMSLH

Reviewer(s): Linda Bird

Date Submitted: 05/14/2010

Disposition Date: 05/25/2010

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Term Life

Project Number: AR0005200005

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association, Other, Discretionary

Explanation for Other Group Market Type:

Credit Union

State Status Changed: 05/25/2010

Created By: SPI ADMSLH

Corresponding Filing Tracking Number:

Filing Status Changed: 05/25/2010

Deemer Date:

Submitted By: SPI ADMSLH

Filing Description:

Enclosed is a Policy Schedule and Certificate Schedule to be used with our Term Life Policy TL1000GPM and Certificate TL1000GCM, which were approved by your Dept. on 8-7-91.

For the first year death due to any cause other than accidental pays 125% of the initial annual premium amount, and accidental death pays 200% of the benefit amount. For the second year death due to any cause other than accidental pays 250% of the initial premium amount and accidental death pays 200% of the benefit amount. For the third year and

SERFF Tracking Number: AEGX-G126627779 State: Arkansas
 Filing Company: Monumental Life Insurance Company State Tracking Number: 45679
 Company Tracking Number: AR0005200005
 TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
 Product Name: Term Life
 Project Name/Number: Term Life/AR0005200005

after death due to any cause other than accidental pays 100% of the benefit amount and accidental death pays 200% of the benefit amount.

Company and Contact

Filing Contact Information

Suzanne Cherluka, Senior Product Filing & Compliance Analyst
 520 Park Avenue
 Baltimore, MD 21201
 scherluka@aegonusa.com
 410-209-5259 [Phone]
 410-209-5910 [FAX]

Filing Company Information

Monumental Life Insurance Company
 4333 Edgewood Road, N.E.
 Cedar Rapids, IA 52499
 (800) 553-5957 ext. [Phone]

 CoCode: 66281
 Group Code: 468
 Group Name:
 FEIN Number: 52-0419790
 State of Domicile: Iowa
 Company Type: Life and Health
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$40.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Monumental Life Insurance Company	\$40.00	05/14/2010	36524757
Monumental Life Insurance Company	\$60.00	05/18/2010	36610820

SERFF Tracking Number: AEGX-G126627779 State: Arkansas
 Filing Company: Monumental Life Insurance Company State Tracking Number: 45679
 Company Tracking Number: AR0005200005
 TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
 Product Name: Term Life
 Project Name/Number: Term Life/AR0005200005

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/25/2010	05/25/2010

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	05/17/2010	05/17/2010			

SERFF Tracking Number: *AEGX-G126627779* *State:* *Arkansas*
Filing Company: *Monumental Life Insurance Company* *State Tracking Number:* *45679*
Company Tracking Number: *AR0005200005*
TOI: *L04G Group Life - Term* *Sub-TOI:* *L04G.500 Other*
Product Name: *Term Life*
Project Name/Number: *Term Life/AR0005200005*

Disposition

Disposition Date: 05/25/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AEGX-G126627779</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Monumental Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45679</i>
<i>Company Tracking Number:</i>	<i>AR0005200005</i>		
<i>TOI:</i>	<i>L04G Group Life - Term</i>	<i>Sub-TOI:</i>	<i>L04G.500 Other</i>
<i>Product Name:</i>	<i>Term Life</i>		
<i>Project Name/Number:</i>	<i>Term Life/AR0005200005</i>		

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

SERFF Tracking Number: AEGX-G126627779 State: Arkansas
Filing Company: Monumental Life Insurance Company State Tracking Number: 45679
Company Tracking Number: AR0005200005
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
Product Name: Term Life
Project Name/Number: Term Life/AR0005200005

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/17/2010
Submitted Date 05/17/2010
Respond By Date 06/17/2010

Dear Suzanne Cherluka,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

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 \$60.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

SERFF Tracking Number: AEGX-G126627779 State: Arkansas
 Filing Company: Monumental Life Insurance Company State Tracking Number: 45679
 Company Tracking Number: AR0005200005
 TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
 Product Name: Term Life
 Project Name/Number: Term Life/AR0005200005

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Policy Page 2	PageSchedule	Schedule of Benefits	Initial		0.000	Senior TL Policy Schedule.PDF
	Certificate Page 2	Schedule Pages	Schedule of Benefits	Initial		0.000	Senior TL Certificate Schedule.PDF

SCHEDULE OF BENEFITS

[Group Policy Number: [MZ01000H00A01]
Effective Date: [July 1, 2010]
Anniversary Date: [July 1, 2011]
The Policyholder: [ABC Association]
]

(referred to as you, your, and yours)

Insurance benefits are determined by this Schedule and the terms of this Policy.

LIMITED TERM LIFE INSURANCE BENEFITS

MEMBER [AND SPOUSE]

LIFE INSURANCE [\$80,000]

Benefits grade in during the first two years of coverage.

First Year - Death due to any cause other than accidental pays 125% of the initial annual premium amount. Accidental death pays 200% of the face amount.
Second Year - Death due to any cause other than accidental pays 250% of the initial annual premium amount. Accidental death pays 200% of the face amount.
Third Year - Death due to any cause other than accidental pays 100% of the face amount. Accidental death pays 200% of the face amount.

[Insurance benefits for all Covered Persons terminate at Member's age [100].]

SCHEDULE OF BENEFITS

MEMBER'S NAME:	[John Doe]	MEMBER'S AGE:	[40]
MEMBER'S DEPENDENT:	[Jane Doe]	DEPENDENT'S AGE:	[40]
EFFECTIVE DATE OF COVERAGE:	[July 1, 2010]	GROUP POLICY:	[MZ 00-000]
CERTIFICATE NUMBER:	[000001]	POLICYHOLDER:	[ABC Association]
MONTHLY PREMIUM:	[\$00.00]		

Insurance benefits are determined by this Schedule and the terms of the Group Policy.

LIMITED TERM LIFE INSURANCE BENEFITS

MEMBER [AND SPOUSE]

LIFE INSURANCE [\$80,000]

Benefits grade in during the first two years of coverage.

- First Year - Death due to any cause other than accidental pays 125% of the initial annual premium amount. Accidental death pays 200% of the face amount.
- Second Year - Death due to any cause other than accidental pays 250% of the initial annual premium amount. Accidental death pays 200% of the face amount.
- Third Year - Death due to any cause other than accidental pays 100% of the face amount. Accidental death pays 200% of the face amount.

[Insurance benefits for all Covered Persons terminate when you attain age [100].]

SERFF Tracking Number: AEGX-G126627779 State: Arkansas
Filing Company: Monumental Life Insurance Company State Tracking Number: 45679
Company Tracking Number: AR0005200005
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
Product Name: Term Life
Project Name/Number: Term Life/AR0005200005

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

AR - READABILITY CERTIFICATION.PDF

Item Status:

Status

Date:

Bypassed - Item: Application

Bypass Reason: N/A

Comments:

STATE OF ARKANSAS

READABILITY CERTIFICATION

COMPANY NAME: Monumental Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
TL1000GPM with Page 2	53
TL1000GCM with Page 2	53

Signed: 

Name: Laurie A. Renko
Title: Vice President

Date: 5-14-10