

SERFF Tracking Number: HMST-126668907 State: Arkansas
Filing Company: Homesteaders Life Company State Tracking Number: 45941
Company Tracking Number: R-AR-PNLIMIT
TOI: L07G Group Life - Whole Sub-TOI: L07G.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense
Product Name: R-AR-PNLIMIT
Project Name/Number: /

Filing at a Glance

Company: Homesteaders Life Company
Product Name: R-AR-PNLIMIT
TOI: L07G Group Life - Whole
Sub-TOI: L07G.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense
Filing Type: Form

SERFF Tr Num: HMST-126668907 State: Arkansas
SERFF Status: Closed-Withdrawn State Tr Num: 45941
Co Tr Num: R-AR-PNLIMIT State Status: Withdrawn

Author: Melanie Brown Reviewer(s): Linda Bird
Date Submitted: 06/11/2010 Disposition Date: 06/16/2010
Disposition Status: Withdrawn
Implementation Date:

Implementation Date Requested: 06/30/2010
State Filing Description:

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 06/16/2010

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Large
Group Market Type: Association
Explanation for Other Group Market Type:
State Status Changed: 06/16/2010
Created By: Melanie Brown
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Melanie Brown
Filing Description:

We are submitting for approval the attached rider (R-AR-PNLIMIT) to comply with the section of Arkansas Rule 63 that states prepaid funeral benefit contracts cannot be funded with insurance in an initial face amount which exceeds the contract price unless the excess is payable to the buyer. This rider is also approved for use in Oklahoma and South Carolina where similar regulations warrant its use.

This rider will be used with all plans of our group certificates which were initially approved in Arkansas on 09/18/1996. A copy of that approval is available upon request.

This rider is new and does not replace any previous forms filed with your Department.

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This filing does not contain any unusual or controversial items and does not vary from normal company or industry standards.

Because Rule 63 is effective June 30, 2010, we ask for your prompt attention to the review and approval of this rider.

Company and Contact

Filing Contact Information

Melanie Brown, Administrative Asst. mbrown@homesteaderslife.com
 P. O. Box 1756 515-440-7730 [Phone]
 Des Moines, IA 50306-1756 515-440-7690 [FAX]

Filing Company Information

Homesteaders Life Company CoCode: 64505 State of Domicile: Iowa
 5700 Westown Parkway Group Code: -99 Company Type:
 West Des Moines, IA 50266 Group Name: State ID Number:
 (515) 440-7730 ext. [Phone] FEIN Number: 42-0316600

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Homesteaders Life Company	\$50.00	06/11/2010	37158486

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Linda Bird	06/16/2010	06/16/2010

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Disposition

Disposition Date: 06/16/2010

Implementation Date:

Status: Withdrawn

Comment: The attached rider (R-AR-PNLIMIT) to comply with Arkansas Rule 63 is not filed with Life and Health Division. The filing has been forwarded to our Prepaid Funeral Benefits Section to the attention of Rick Toland for processing. Please be advised a request for refund of the filing fee has been forwarded to our Accounting Division for processing. If you have any questions or need additional information please contact me.

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: G95-AR-PNLIMIT

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	R-AR-PNLIMIT	Policy/Cont Preneed Funding ract/Fratern Certificate Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		27.100	R-AR-PNLIMIT.pdf

PRENEED FUNDING CERTIFICATE RIDER

Made a part of the Certificate to which it is Attached

PRENEED
BENEFIT
LIMITATION:

To comply with Arkansas Rule 63 on life insurance used to fund preneed funeral contracts; ("prepaid funeral benefits contracts cannot be funded with insurance in an initial face amount which exceeds the contract price unless the excess is payable to the buyer"), the face amount of this certificate will not exceed the amount of the preneed funeral contract until one (1) day has passed following the date of issue.

**HOMESTEADERS LIFE COMPANY
WEST DES MOINES, IOWA**



Secretary



President

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

AR_Rider_CertofReadability.pdf

Item Status:

Status

Date:

Bypassed - Item: Application

Bypass Reason: Not applicable

Comments:

Readability Compliance Certificate

I hereby certify the accuracy of the Flesch reading ease score for the life forms listed below.

I also certify that the forms are in compliance based on factors specified in the state statutes and have been printed in not less than 10-point type, one point leaded.

Form Number	Description	Flesch Test Score
R-AR-PNLIMIT	Preneed Funding Certificate Rider	27.1



Gerry Kraus
Vice President-Compliance

DATE: June 11, 2010