

SERFF Tracking Number: INGD-126662917 State: Arkansas
 Filing Company: ReliaStar Life Insurance Company State Tracking Number: 46046
 Company Tracking Number: E-1439
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
 Product Name: E-1439-08/10
 Project Name/Number: E-1439-08/10 Policy Endorsement/E-1439-08/10 Policy Endorsement

Filing at a Glance

Company: ReliaStar Life Insurance Company

Product Name: E-1439-08/10

TOI: L04I Individual Life - Term

SERFF Tr Num: INGD-126662917 State: Arkansas

SERFF Status: Closed-Approved- Closed State Tr Num: 46046

Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Co Tr Num: E-1439

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Wendy Paquin, Terry Stumpf, Jackie Williams, EDS
 EDSSupport, Laura Sampair

Disposition Date: 06/25/2010

Date Submitted: 06/24/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: E-1439-08/10 Policy Endorsement

Project Number: E-1439-08/10 Policy Endorsement

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: We have simultaneously filed this form in Minnesota, our state of domicile, under an Interstate Insurance Compact filing.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/25/2010

Explanation for Other Group Market Type:

State Status Changed: 06/25/2010

Deemer Date:

Created By: Jackie Williams

Submitted By: Jackie Williams

Corresponding Filing Tracking Number:

Filing Description:

Insurance Commissioner

Department of Insurance

SERFF Tracking Number: INGD-126662917 State: Arkansas
Filing Company: ReliaStar Life Insurance Company State Tracking Number: 46046
Company Tracking Number: E-1439
TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: E-1439-08/10
Project Name/Number: E-1439-08/10 Policy Endorsement/E-1439-08/10 Policy Endorsement

Compliance Life & Health

1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: ReliaStar Life Insurance Company
NAIC #67105 FEIN #41-0451140

Form Number:
E-1439-08/10 Policy Endorsement

Attention Policy Form Approval Division:

We submit the above referenced form for your review and approval. The form does not replace any previously approved form. The form does not contain any unusual or controversial items from the standpoint of industry standards.

We have simultaneously filed the form in Minnesota, our state of domicile.

The Policy Endorsement replaces language in the policy with regards to the time within which the Exchange Option in the Policy is available, as shown in the Policy Data - Schedule Page 3 and the Exchange Option provision on page 7.

The endorsement will be mailed to all inforce policy holders and attached to all new policies issued on or after the later of August 23, 2010, or the date of your approval.

The following previously approved Policy will be marketed with the submitted Endorsement (approval date provided):

1315-02/10 - Indeterminate Premium Term Life Insurance Policy to Age 95 with Exchange Option and Premium Adjustment Provisions - 01/14/2010

Unless otherwise informed, we reserve the right to alter the layout of the enclosed form, including sequential ordering of the sections, color, and type font and size, and any changes necessary to correct typographical errors or comply with your state requirements, but we will only do so if such changes are within the allowable parameters or requirements set forth in your statutes.

To the best of our knowledge, the form complies with the laws and regulations of the insurance department of your state.

Sincerely,

SERFF Tracking Number: INGD-126662917 State: Arkansas
 Filing Company: ReliaStar Life Insurance Company State Tracking Number: 46046
 Company Tracking Number: E-1439
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
 Product Name: E-1439-08/10
 Project Name/Number: E-1439-08/10 Policy Endorsement/E-1439-08/10 Policy Endorsement

Jackie Williams
 Senior Contract Analyst
 (800) 448-9839 Ext. 4604815
 (303) 813-4815 (fax)
 jackie.williams@us.ing.com

Company and Contact

Filing Contact Information

Jackie Williams, jackie.williams@us.ing.com
 1290 Broadway 303-894-4815 [Phone]
 Denver, CO 80218 303-813-4815 [FAX]

Filing Company Information

ReliaStar Life Insurance Company CoCode: 67105 State of Domicile: Minnesota
 20 Washington Avenue South Group Code: 229 Company Type:
 Minneapolis, MN 55401 Group Name: State ID Number:
 (860) 654-8065 ext. [Phone] FEIN Number: 41-0451140

Filing Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? Yes
 Fee Explanation: \$125 Per Filing (Higher Retaliatory Fee)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ReliaStar Life Insurance Company	\$125.00	06/24/2010	37502437

SERFF Tracking Number: *INGD-126662917* State: *Arkansas*
Filing Company: *ReliaStar Life Insurance Company* State Tracking Number: *46046*
Company Tracking Number: *E-1439*
TOI: *L041 Individual Life - Term* Sub-TOI: *L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life*
Product Name: *E-1439-08/10*
Project Name/Number: *E-1439-08/10 Policy Endorsement/E-1439-08/10 Policy Endorsement*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	06/25/2010	06/25/2010

SERFF Tracking Number: *INGD-126662917* *State:* *Arkansas*
Filing Company: *ReliaStar Life Insurance Company* *State Tracking Number:* *46046*
Company Tracking Number: *E-1439*
TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life*

Product Name: *E-1439-08/10*
Project Name/Number: *E-1439-08/10 Policy Endorsement/E-1439-08/10 Policy Endorsement*

Disposition

Disposition Date: 06/25/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *INGD-126662917* *State:* *Arkansas*
Filing Company: *ReliaStar Life Insurance Company* *State Tracking Number:* *46046*
Company Tracking Number: *E-1439*
TOI: *L041 Individual Life - Term* *Sub-TOI:* *L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life*

Product Name: *E-1439-08/10*
Project Name/Number: *E-1439-08/10 Policy Endorsement/E-1439-08/10 Policy Endorsement*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Policy Endorsement		No

SERFF Tracking Number: *INGD-126662917* State: *Arkansas*
 Filing Company: *ReliaStar Life Insurance Company* State Tracking Number: *46046*
 Company Tracking Number: *E-1439*
 TOI: *L041 Individual Life - Term* Sub-TOI: *L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life*
 Product Name: *E-1439-08/10*
 Project Name/Number: *E-1439-08/10 Policy Endorsement/E-1439-08/10 Policy Endorsement*

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	E-1439-08/10	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.000	E-1439 Exchange Option End 062110.pdf

POLICY ENDORSEMENT

This Endorsement is part of the Policy to which it is attached and must be read with all Policy provisions. The provisions of this Endorsement shall supersede the provisions of the Policy where applicable. In all other respects, the Policy is unchanged. The Endorsement effective date is the Issue Date of the Policy. The owner of the Policy is the owner of this Endorsement.

EXCHANGE OPTION

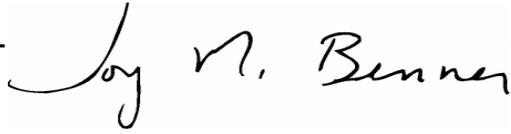
The time within which the Exchange Option in the Policy is available, as shown in the Policy Data – Schedule and the Exchange Option provision in the Policy, is changed to allow the Policy to be exchanged for a new policy on or before the earlier of Insured's Age 70 or the end of the Level Premium Period.

All other conditions on which you may exercise the Exchange Option remain unchanged.

Signed for ReliaStar Life Insurance Company at Minneapolis, Minnesota by:

 [Donald W. Britton]

[Donald W. Britton]
President

 [Joy M. Benner]

[Joy M. Benner]
Secretary

RELIASTAR LIFE INSURANCE COMPANY

[ING Customer Service Center: P.O. Box 5011, Minot, ND 58702-5011]

SERFF Tracking Number: *INGD-126662917* State: *Arkansas*
Filing Company: *ReliaStar Life Insurance Company* State Tracking Number: *46046*
Company Tracking Number: *E-1439*
TOI: *L04I Individual Life - Term* Sub-TOI: *L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life*
Product Name: *E-1439-08/10*
Project Name/Number: *E-1439-08/10 Policy Endorsement/E-1439-08/10 Policy Endorsement*

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

E-1439 Flesch Readability Certificate.pdf

AR E-1439 Certification Reg 19 and 49.pdf

**RELIASTAR LIFE INSURANCE COMPANY
Minneapolis, Minnesota**

FLESCH READABILITY CERTIFICATE

I certify that the Certificate form included in this submission has been printed in not less than ten point type.

The style, arrangement and overall appearance of the form gives no undue prominence to any portion of the text of the form.

The section titles are captioned in bold face type. The layout and spacing of the form separate the paragraphs from each other and from the border of the paper.

Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in this form.

Flesch Scale Reading Ease Score

I have supervised the computation of the Flesch scale reading ease score of this form, using the complete text of the form except for headings, indexes and tabular material, and the scores are listed below.

The readability score was calculated by computer. The software used for this calculation was Microsoft Word.

Form Number

E-1439-08/10

Flesch Reading Ease Score

50.0 with policy

Signed:



Terry Stumpf
Assistant Secretary

Date:

June 10, 2010

**ARKANSAS
CERTIFICATION**

Re: E-1439-08/10 Policy Endorsement

As an officer of ReliaStar Life Insurance Company, I hereby certify that this submission meets the provisions of Rule 19 Unfair Sex Discrimination in the Sale of Insurance, Rule and Regulation 49 Life and Health Insurance Guaranty Association Notices and all applicable requirements of the Arkansas Insurance Department.

RELIASTAR LIFE INSURANCE COMPANY

By: 

Terry Stumpf, Assistant Secretary

Date: June 11, 2010