

SERFF Tracking Number: PSEN-126685701 State: Arkansas  
Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 46029  
Company Tracking Number: FLA-AD/WP-610  
TOI: H02I Individual Health - Accident Only Sub-TOI: H02I.000 Health - Accident Only  
Product Name: Waiver of Premium Rider - Informational Filing  
Project Name/Number: /

## Filing at a Glance

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company

Product Name: Waiver of Premium Rider - Informational Filing SERFF Tr Num: PSEN-126685701 State: Arkansas

TOI: H02I Individual Health - Accident Only SERFF Status: Closed-Filed-Closed State Tr Num: 46029

Sub-TOI: H02I.000 Health - Accident Only Co Tr Num: FLA-AD/WP-610 State Status: Filed-Closed  
Filing Type: Form Reviewer(s): Rosalind Minor

Disposition Date: 06/30/2010

Authors: Barbara Ritzke, Chuck

Ritzke, Betsy Alfaro, Deb Howver,

Gary Newman, Jean Nickele

Date Submitted: 06/23/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: Informational filing is being sent simultaneously to the company's domicile state of Illinois.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/30/2010

Explanation for Other Group Market Type:

State Status Changed: 06/30/2010

Deemer Date:

Created By: Deb Howver

Submitted By: Deb Howver

Corresponding Filing Tracking Number:

Filing Description:

We are submitting an informational filing to advise that we would like to begin offering our previously approved Waiver of Premium rider Form F3012 with our standalone Accidental Death Insurance Policy Form F3700 (04/06)AR, also previously approved. Form F3012 was approved on 9/29/2005 with SERFF tracking number SERT-6FZMXL425; Form F3700 (04/06)AR was approved on 6/12/2006 with SERFF tracking number SERT-6MFP9L083. There are no new

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forms being filed.

## Company and Contact

### Filing Contact Information

Debbie Howver, deb@myactuary.com  
 35W841 Burr Oak Lane 224-402-2156 [Phone]  
 West Dundee, IL 60118 847-551-1795 [FAX]

### Filing Company Information

(This filing was made by a third party - problemsolvingenterprises)

Fidelity Life Association, A Legal Reserve Life Insurance Company CoCode: 63290 State of Domicile: Illinois  
 1211 West 22nd Street Group Code: Company Type:  
 Suite 209 Group Name: State ID Number:  
 Oak Brook, IL 60523 FEIN Number: 36-1068685  
 (630) 533-0392 ext. [Phone]

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## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity Life Association, A Legal Reserve Life Insurance Company	\$0.00	06/23/2010	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	06/30/2010	06/30/2010

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## Disposition

Disposition Date: 06/30/2010

Implementation Date:

Status: Filed-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	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Supporting Document	Health - Actuarial Justification	Filed-Closed	Yes
Supporting Document	Outline of Coverage	Filed-Closed	Yes
Supporting Document	Third Party Authorization Letter	Filed-Closed	Yes

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Flesch Certification	Filed-Closed	06/30/2010
<b>Bypass Reason:</b>	Informational filing only--all forms have been previously approved.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application	Filed-Closed	06/30/2010
<b>Bypass Reason:</b>	Not applicable to this filing--no policy form being filed.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Outline of Coverage	Filed-Closed	06/30/2010
<b>Bypass Reason:</b>	Not applicable to this filing.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Third Party Authorization Letter	Filed-Closed	06/30/2010
<b>Comments:</b>			
<b>Attachment:</b>	FLA_ThirdPartyAuthorization_100225.pdf		



Established 1896

Innovation Is Our Policy<sup>SM</sup>

Fidelity Life Association  
1211 West 22<sup>nd</sup> Street, Suite 209  
Oak Brook, IL 60523  
Tel: 630.522.0392 Fax: 866.375.8175

February 25, 2010

To Whom It May Concern:

Please allow this letter to serve as authorization for Problem Solving Enterprises, Inc. and Newman Insurance Compliance Solutions, LLC to make rate, rule and form filings on behalf of Fidelity Life Association, a Legal Reserve Life Insurance Company. Problem Solving Enterprises and Newman Insurance Compliance Solutions serve as actuarial and compliance consultants for Fidelity Life Association.

Any questions may be directed to me at 630-371-1888.

Sincerely,

A handwritten signature in black ink, appearing to read 'C. Brady'.

Ciaran Brady  
Vice President of Operations