

SERFF Tracking Number: THRV-126712823 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number:
Company Tracking Number:
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: Term Life Direct Sales
Project Name/Number: /

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: Term Life Direct Sales

TOI: L04I Individual Life - Term

Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Filing Type: Form

SERFF Tr Num: THRV-126712823 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num:
For Informational Purposes

Co Tr Num:

State Status: Filed-Closed

Author: Julie Panaro

Date Submitted: 07/08/2010

Reviewer(s): Linda Bird

Disposition Date: 07/12/2010

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/12/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/12/2010

Created By: Julie Panaro

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Julie Panaro

Filing Description:

****This is an informational filing for forms previously approved. No new forms are included****

We are submitting this informational filing to notify your Department of our plan to market our current term life product (Term Life Insurance to Age 95 Contract, form L-LX-LT (09)) via direct sales through the internet. This will provide our members with an additional access point (web-based) to obtain term life insurance.

We will be using our previously approved Application for Individual Life Insurance, form 20538 R10-08, that was

SERFF Tracking Number: *THR-126712823* State: *Arkansas*
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approved by your Department on 6/06/2008 (State Tracking #39027). Information necessary to complete the application will be obtained from the applicant via the internet. The application questions posed via the internet will be modified to take on a conversational tone, and will therefore vary slightly from the precise language of the application. We will use the on-line responses to fill out the application (form 20538 R10-08) at our office and securely send or make available to the applicant the completed application for their review and electronic signature. The applicant will be asked to review the document, and if information is not fully accurate, to respond by noting changes to the document. If any changes are requested, the revised application will again be securely sent or made available to the applicant for their review and electronic signature. The electronic signature will be obtained through an electronic process such as a secure email, esignature technology or an encrypted signature that complies with all federal and state esignature laws. If the individual wishes not to sign the application electronically, the applicant can alternatively print, sign and mail a completed application to our home office. In all cases, a printed copy of the signed application will be included in the issued contract.

In the future, we may decide to provide for delivery, completion and signature of the application by fax, email, computerized software, co-browse, or by other electronic means or capabilities. Any personally identifiable information will be communicated or sent in a secure manner by Thrivent Financial for Lutherans and affiliates. If applications are completed via telephone, the necessary voice signature will be voice recorded and will comply with all federal and state electronic signature laws. If any changes are made to the application after the signature has been processed, the signature will be erased and the entire application must be reviewed and signed again. In all cases, a printed copy of the signed application will be included in the issued contract.

Thank you in advance for your review/acknowledgement of our filing. Please give me a call if you have any questions.

Company and Contact

Filing Contact Information

Julie Panaro, Compliance Specialist II julie.panaro@thrivent.com
 625 Fourth Ave S 800-847-4836 [Phone] 36473 [Ext]
 Minneapolis, MN 55415 612-844-5040 [FAX]

Filing Company Information

Thrivent Financial for Lutherans	CoCode: 56014	State of Domicile: Wisconsin
4321 North Ballard Road	Group Code: 2938	Company Type: Fraternal
Appleton, WI 54919-0001	Group Name:	State ID Number:
(800) 847-4836 ext. [Phone]	FEIN Number: 39-0123480	

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$0.00	07/08/2010	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	07/12/2010	07/12/2010

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Disposition

Disposition Date: 07/12/2010

Implementation Date:

Status: Accepted For Informational Purposes

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		Yes
Supporting Document	Life & Annuity - Acturial Memo		No

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Compliance Certification is attached.

Attachment:

AR Life and Health Cert.pdf

Item Status:

Status

Date:

Satisfied - Item: Application

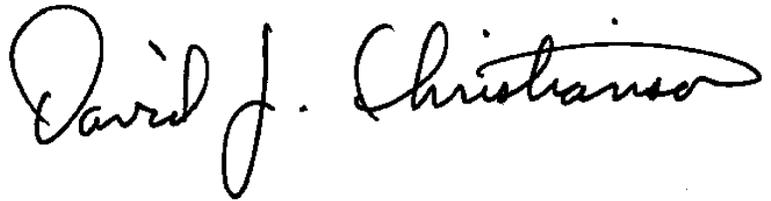
Comments:

Application for Individual Life Insurance, form 20538 R10-08, approved by your Department on 6/06/2008 (State Tracking #39027)

ARKANSAS

CERTIFICATION OF ARKANSAS INSURANCE RULE AND REGULATION 19

I certify, to the best of my knowledge and belief, that this filing meets the provisions of Arkansas Insurance Rule and Regulation 19 as well as all applicable requirements of the Arkansas Insurance Department.

A handwritten signature in black ink that reads "David J. Christianson". The signature is written in a cursive style with a large initial "D" and a long horizontal flourish at the end.

David J. Christianson, FSA, MAAA, CLU
Director, Contract Forms and Compliance
Product and Solutions Management

Date: July 7, 2010