

SERFF Tracking Number: INGD-126680151 State: Arkansas
 Filing Company: ReliaStar Life Insurance Company State Tracking Number: 46463
 Company Tracking Number: 1315 2010 RATE CHANGE
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: 1315-02/10 August Rate Change
 Project Name/Number: 1315-02/10 August 2010 Rate Change/1315-02/10 August 2010 Rate Change

Filing at a Glance

Company: ReliaStar Life Insurance Company

Product Name: 1315-02/10 August Rate Change SERFF Tr Num: INGD-126680151 State: Arkansas

TOI: L04I Individual Life - Term SERFF Status: Closed-Filed-Closed State Tr Num: 46463

Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life Co Tr Num: 1315 2010 RATE CHANGE State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Wendy Paquin, Terry Stumpf, Jackie Williams, EDS
 EDSSupport, Laura Sampair
 Date Submitted: 08/11/2010

Disposition Date: 08/12/2010

Disposition Status: Filed-Closed
 Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: 1315-02/10 August 2010 Rate Change
 Project Number: 1315-02/10 August 2010 Rate Change
 Requested Filing Mode: Informational

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: This rate change filing is not required in Minnesota, our state of domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/12/2010

Explanation for Other Group Market Type:

State Status Changed: 08/12/2010

Deemer Date:

Created By: Jackie Williams

Submitted By: Jackie Williams

Corresponding Filing Tracking Number:

Filing Description:

Insurance Commissioner

Department of Insurance

Compliance Life & Health

SERFF Tracking Number: INGD-126680151 State: Arkansas
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1200 West Third Street
Little Rock, Arkansas 72201-1904

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

INFORMATIONAL FILING

Rate Change for Form Number:
1315-02/10 Indeterminate Premium Term Life Insurance Policy to Age 95 with Exchange Option and Premium Adjustments provisions

Attention Policy Form Approval Division:

We submit the attached informational Rate Change filing for the above referenced policy form that was approved by your department on January 14, 2010 under SERFF Tracking No. INGD-126393117.

The form does not contain any unusual or controversial items from the standpoint of industry standards.

We have made the following changes to the current premium rates which will be effective for new policies issued on or after the later of October 4, 2010, or the date of your approval.

1. Within the Initial Term Period, when compared to the previously approved current premium rates, the majority of cells for the proposed current premium rates per thousand are either not changing or being reduced. For certain cells, however, the current premium rates are increasing. All proposed rates are below the guaranteed maximum rates that were previously approved.

2. After the Initial Term Period, the rates are not changing and the proposed current premium rates per thousand are equal to the previously approved current premium rates per thousand.

No other changes have been made to the policy form.

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.

SERFF Tracking Number: INGD-126680151 State: Arkansas
 Filing Company: ReliaStar Life Insurance Company State Tracking Number: 46463
 Company Tracking Number: 1315 2010 RATE CHANGE
 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: 1315-02/10 August Rate Change
 Project Name/Number: 1315-02/10 August 2010 Rate Change/1315-02/10 August 2010 Rate Change

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

Sincerely,

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	08/11/2010	38699869

SERFF Tracking Number: *INGD-126680151* State: *Arkansas*
Filing Company: *ReliaStar Life Insurance Company* State Tracking Number: *46463*
Company Tracking Number: *1315 2010 RATE CHANGE*
TOI: *L04I Individual Life - Term* Sub-TOI: *L04I.213 Specified Age or Duration -
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Product Name: *1315-02/10 August Rate Change*
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	08/12/2010	08/12/2010

SERFF Tracking Number: *INGD-126680151* *State:* *Arkansas*
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Disposition

Disposition Date: 08/12/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *INGD-126680151* State: *Arkansas*
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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

AR 1315 Certification Reg 19 and 49.pdf

**ARKANSAS
CERTIFICATION**

Re: Rate Change for Form Number:
1315-02/10 Indeterminate Premium Term Life Insurance Policy to Age 95 with
Exchange Option and Premium Adjustments provisions

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 16, 2010