

<i>SERFF Tracking Number:</i>	<i>UUIN-126759276</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Reliable Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46423</i>
<i>Company Tracking Number:</i>	<i>REL-AR-LI10</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>10 Year Level Term Rider</i>		
<i>Project Name/Number:</i>	<i>10 Year Term Rider/</i>		

Filing at a Glance

Company: Reliable Life Insurance Company

Product Name: 10 Year Level Term Rider

TOI: L04I Individual Life - Term

SERFF Tr Num: UUIN-126759276 State: Arkansas

SERFF Status: Closed-Approved-Closed
State Tr Num: 46423

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

Co Tr Num: REL-AR-LI10

State Status: Approved-Closed

Filing Type: Form

Author: Audrey Fields

Reviewer(s): Linda Bird

Date Submitted: 08/09/2010

Disposition Date: 08/11/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 10/01/2010

Implementation Date:

State Filing Description:

General Information

Project Name: 10 Year Term Rider

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/11/2010

Status of Filing in Domicile: Pending

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: 08/11/2010

Created By: Audrey Fields

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Audrey Fields

Filing Description:

Submitted for your approval is a 10 Year Level Term Insurance Rider. This rider can be added to any whole life policy that has a premium-paying period equaling or exceeding the length of the term of the rider, except for our guaranteed issue products.

This is a new form and does not replace any existing form. We would like to begin selling this product in the third quarter of 2010 through our captive agents who utilize the home service distribution method.

SERFF Tracking Number: UUIIN-126759276 State: Arkansas
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 Company Tracking Number: REL-AR-LI10
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: 10 Year Level Term Rider
 Project Name/Number: 10 Year Term Rider/

The LI10 is nearly identical to the Level Insurance Rider approved by your state on 10/10/2006 as form #LI07 except for the duration of the insurance and a change in the Conversion provision. This rider allows the insured to convert the policy to a permanent plan prior to their 75th birthday. It will be sold to issue ages of 18-70.

We have applied the Flesch Reading Ease Test to this form and achieved a score of 54.5.

Company and Contact

Filing Contact Information

Audrey Fields, Compliance Specialist afields@unitrin.com
 12115 Lackland Road 314-819-4627 [Phone]
 St. Louis, MO 63146 314-819-4768 [FAX]

Filing Company Information

Reliable Life Insurance Company CoCode: 68357 State of Domicile: Missouri
 12115 Lackland Rd. Group Code: 215 Company Type: Life & Accident
 St. Louis, MO 63146 Group Name: Unitrin, Inc. State ID Number:
 (314) 819-4627 ext. [Phone] FEIN Number: 43-0476110

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reliable Life Insurance Company	\$50.00	08/09/2010	38603169

SERFF Tracking Number: UUIIN-126759276 State: Arkansas
Filing Company: Reliable Life Insurance Company State Tracking Number: 46423
Company Tracking Number: REL-AR-LI10
TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: 10 Year Level Term Rider
Project Name/Number: 10 Year Term Rider/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	08/11/2010	08/11/2010

SERFF Tracking Number: UUIIN-126759276 *State:* Arkansas
Filing Company: Reliable Life Insurance Company *State Tracking Number:* 46423
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TOI: L04I Individual Life - Term *Sub-TOI:* L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Product Name: 10 Year Level Term Rider
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Disposition

Disposition Date: 08/11/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UUIIN-126759276 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	10 Year Level Term Rider		Yes

SERFF Tracking Number: UUIIN-126759276 State: Arkansas
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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LI10	Policy/Cont ract/Fraternal Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54.500	LI10.pdf



The Reliable Life Insurance Company

Home Office: St. Louis, Missouri

LEVEL TERM INSURANCE RIDER

GENERAL

This rider provides Level Term Life Insurance. It is part of the policy to which it is attached. It is subject to all the terms of the policy except as modified herein. This rider has no cash or loan value.

EFFECTIVE DATE

This rider will be effective on the date of issue of the policy. If this rider is issued after the policy, the effective date of this rider will be endorsed on the policy.

PREMIUMS

The amount of premium for this rider is shown on page 3 of the policy, or as later endorsed on the policy. The premium is payable until the termination of this rider.

BENEFIT

We will pay to the beneficiary, upon receipt of due proof of the death of the Insured, the benefit amount shown on page 3 of the policy, or as later endorsed on the policy.

This benefit will be paid if the death of the Insured occurs:

1. while this rider and the policy are in force on a premium paying basis;
2. while the Insured is covered by this rider; and
3. before the termination of this rider.

CONVERSION

While this rider is in force and before the policy anniversary following the Insured's 75th birthday, it may be converted to a new policy, subject to the following conditions:

1. No evidence of insurability is required;
2. The new policy may be any permanent plan of insurance offered by us at the date of issue of the new policy;
3. The amount of insurance under the new policy will not be greater than the term insurance benefit of this rider unless proof of insurability is submitted to us and approved by us;
4. The date of issue of the new policy will be the same as the date of conversion and will take effect only if the Insured is living on the date of issue. We will base the premium rate on the Insured's age, premium class, and rates in use on the date of conversion;
5. The new policy may include supplementary riders only with our consent.

The conversion will be made effective as of a premium due date.

On the expiration date of this rider, we will automatically convert this rider to a whole life policy with the same face amount if:

1. the policy to which this rider is attached contains a waiver of premium benefit rider; and
2. premiums are being waived on the expiration date because the Insured is disabled.

SUICIDE

If the Insured commits suicide within two years of the effective date of this rider, the amount we will pay will be limited to the premiums paid for this rider.

REINSTATEMENT

In addition to the reinstatement requirements of the policy, reinstatement of this rider is subject to evidence of the Insured's insurability satisfactory to us and payment of all unpaid premiums with interest compounded annually at 5% to the date of reinstatement.

TERMINATION

Coverage under this rider terminates on the earliest of:

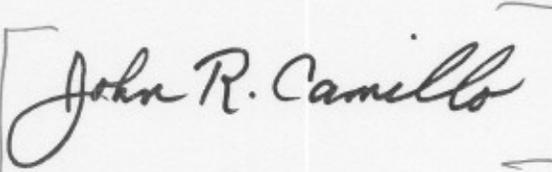
1. the end of the grace period of the first unpaid premium for the policy or rider, whether or not the policy is continued under a Non-Forfeiture Option;
2. the expiration date of this rider as shown on page 3 of the policy, or as later endorsed on the policy;
3. the termination, conversion, or maturity of the policy to which the rider is attached; or
4. the first premium due date after we receive a signed, written request to cancel this rider. We may require the policy and rider be returned to us for endorsement.

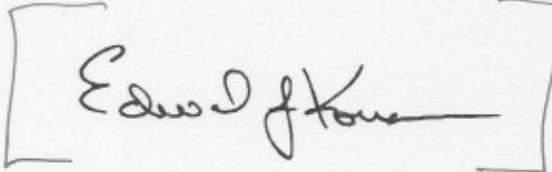
We will not be liable for any benefits hereunder in connection with a loss that occurs after this rider terminates. Any premium for this rider received after the termination date will be refunded.

RESERVE BASIS

Reserves for this rider are calculated using the Net Level Premium Valuation method. A detailed statement of the method of computing reserves has been filed with the state in which this rider is delivered. Reserves for this rider equal or exceed the minimum values required by that state. Reserves are based on the assumptions that death benefits are paid at the moment of death and net premiums are paid continuously over the premium-paying period.

Signed for The Reliable Life Insurance Company at St. Louis, Missouri, on the Date of Issue.


Secretary


President

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TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

Consumer Notice.pdf

Guaranty Assn. Act.pdf

R&R19.pdf

Readability.pdf

CONSUMER INFORMATION

If you have any questions regarding your policy with the Reliable Life Insurance Company please contact us at:

The Reliable Life Insurance Company
Career Agency Insurance Services
12115 Lackland Road
St. Louis, MO 63146
(800) 630-8645

If we at Reliable Life Insurance Company fail to provide you with reasonable and adequate service, you should feel free to contact:

Arkansas Insurance Department
Consumer Services Divisions
1200 West Third St.
Little Rock, AR 72201-1904
(501) 371-2600
IN ARKANSAS: 1-800-852-5494

THE RELIABLE LIFE INSURANCE COMPANY

St. Louis, Missouri

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association
C/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net coverage is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or disability insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

(please turn to back of page)

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are **NOT** protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company, or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does **NOT** provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contract holders, not individuals).
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC") (whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution;
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

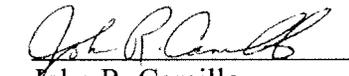
The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$100,000 in health insurance benefits, \$100,000 in present value of annuity benefits, or \$100,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

The Reliable Life Insurance Company

12115 Lackland Rd.
St. Louis, MO 63146

Certificate Pursuant To Arkansas Rule & Regulation 19 §10B

The undersigned hereby certifies that this filing meets the provision of the above rule pertaining to Unfair Sex Discrimination in the Sale of Insurance. I further certify that the filing meets all applicable requirements of the Department.



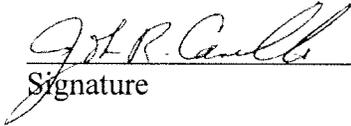
John R. Camillo
Secretary

Date: August 4, 2010

CERTIFICATE OF READABILITY

I hereby certify that the form(s) listed below are filed in accordance with Arkansas Code Annotated 23-80-206 and meet the minimum Flesch Score.

FORM(S)	READABILITY
LI10	54.5


Signature

John R. Camillo
Typed Name

Secretary
Title

August 4, 2010
Date