

SERFF Tracking Number: CEUL-126783955 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 46593  
Company Tracking Number: END-CVRSN2  
TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term  
Product Name: Conversion Privilege Endorsement  
Project Name/Number: DI Conversion Endorsement/

## Filing at a Glance

Company: Central United Life Insurance Company

Product Name: Conversion Privilege Endorsement SERFF Tr Num: CEUL-126783955 State: Arkansas

Endorsement

TOI: H11G Group Health - Disability Income SERFF Status: Closed-Approved- Closed State Tr Num: 46593

Sub-TOI: H11G.002 Short Term Co Tr Num: END-CVRSN2 State Status: Approved-Closed

Filing Type: Form

Author: Robert Coleman

Reviewer(s): Rosalind Minor

Date Submitted: 08/24/2010

Disposition Date: 09/02/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: DI Conversion Endorsement

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/02/2010

Deemer Date:

Submitted By: Robert Coleman

Filing Description:

We are submitting endorsements (one for Group Master Policy and one for Certificate of coverage) providing a conversion option allowing terminated employees to convert to an individual plan without evidence of insurability. These will be used with a previously approved Group Disability product.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Arkansas is our state of domicile.

Market Type: Group

Group Market Size: Large

Group Market Type: Employer

Explanation for Other Group Market Type:

State Status Changed: 09/02/2010

Created By: Robert Coleman

Corresponding Filing Tracking Number:

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: CEUL-126783955 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 46593  
 Company Tracking Number: END-CVRSN2  
 TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term  
 Product Name: Conversion Privilege Endorsement  
 Project Name/Number: DI Conversion Endorsement/

Robert Coleman, Compliance Manager RCOleman@manhattanlife.com  
 10700 NW Freeway 713-821-6482 [Phone]  
 Houston, TX 77092 713-821-6551 [FAX]

**Filing Company Information**

Central United Life Insurance Company CoCode: 61883 State of Domicile: Arkansas  
 Wortham Tower Group Code: Company Type:  
 2727 Allen Parkway Group Name: State ID Number:  
 Suite 500 FEIN Number: 42-0884060  
 Houston, TX 77019-2100  
 (713) 529-0045 ext. [Phone]

-----

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: Arkansas fee of \$50 per submission  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	08/24/2010	38984153

SERFF Tracking Number: CEUL-126783955 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 46593  
Company Tracking Number: END-CVRSN2  
TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term  
Product Name: Conversion Privilege Endorsement  
Project Name/Number: DI Conversion Endorsement/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/02/2010	09/02/2010

*SERFF Tracking Number:* CEUL-126783955      *State:* Arkansas  
*Filing Company:* Central United Life Insurance Company      *State Tracking Number:* 46593  
*Company Tracking Number:* END-CVRSN2  
*TOI:* H11G Group Health - Disability Income      *Sub-TOI:* H11G.002 Short Term  
*Product Name:* Conversion Privilege Endorsement  
*Project Name/Number:* DI Conversion Endorsement/

## **Disposition**

Disposition Date: 09/02/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:* CEUL-126783955      *State:* Arkansas  
*Filing Company:* Central United Life Insurance Company      *State Tracking Number:* 46593  
*Company Tracking Number:* END-CVRSN2  
*TOI:* H11G Group Health - Disability Income      *Sub-TOI:* H11G.002 Short Term  
*Product Name:* Conversion Privilege Endorsement  
*Project Name/Number:* DI Conversion Endorsement/

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Form</b>	Endorsement	Approved-Closed	Yes
<b>Form</b>	Endorsement	Approved-Closed	Yes

SERFF Tracking Number: CEUL-126783955 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 46593  
 Company Tracking Number: END-CVRSN2  
 TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term  
 Product Name: Conversion Privilege Endorsement  
 Project Name/Number: DI Conversion Endorsement/

## Form Schedule

### Lead Form Number: END-CVRSN2

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 09/02/2010	END-CVRSN2	Certificate	Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		44.000	END-CVRSN2.pdf
Approved-Closed 09/02/2010	END-CVRMST2	Policy/Cont	Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		48.100	END-CVRMST2.pdf

**CENTRAL UNITED LIFE INSURANCE COMPANY**  
**[10700 Northwest Freeway, Houston, Texas 77092]**

**ENDORSEMENT**  
**to Certificate Number «cert #»**

This Endorsement becomes a part of the Certificate to which it is attached.

The following Conversion Privilege provision is hereby added.

**CONVERSION PRIVILEGE:** If Your coverage ends under the Group Policy because You are no longer an Employee of the Employer or because the Group Policy is terminated or discontinued, You may convert to an individual Disability Income policy then being offered by Us, provided:

1. You are under the age of 65; and
2. You apply for the individual plan within 30 days from the date coverage ceases for You under the Group Policy.

The following rules will apply to the conversion policy.

1. Benefits, amounts, and provisions will be as provided by the new policy.
2. The effective date of the new policy will be the date of conversion.
3. The premium for the conversion policy will be at the same rates as your current policy.
4. Evidence of insurability will not be required for You under the new policy.
5. Riders may be added to the new policy if any are available at Your age under the new policy, on the date of conversion. Evidence of insurability must be furnished for riders not similar to a rider attached to this Group Policy.
6. This conversion privilege shall not apply while the policy premiums are being waived under any rider for waiver of premium.

All other provisions remain unchanged.

IN WITNESS WHEREOF, Central United Life Insurance Company has caused this Endorsement to be signed by its President and Secretary at its Office in Houston, Texas and issued as of the "Effective Date" shown in the Policy Schedule.

[ *Mary Lou Rainey* ]

Secretary

[ *Dan Geoy* ]

President

**CENTRAL UNITED LIFE INSURANCE COMPANY**  
**[10700 Northwest Freeway, Houston, Texas 77092]**

**ENDORSEMENT**

This Endorsement becomes a part of the Group Policy to which it is attached.

The following Conversion Privilege provision is hereby added.

**CONVERSION PRIVILEGE:** If an Employee's coverage ends under the Group Policy because they are no longer an Employee of the Employer or because the Group Policy is terminated or discontinued, the Employee may convert to an individual Disability Income policy then being offered by Us, provided:

1. Employee is under the age of 65; and
2. Terminated Employee applies for the individual plan within 30 days from the date coverage ceases under the Group Policy.

The following rules will apply to the conversion policy.

1. Benefits, amounts, and provisions will be as provided by the new policy.
2. The effective date of the new policy will be the date of conversion.
3. The premium for the conversion policy will be at the same rates as your current policy.
4. Evidence of insurability will not be required for former Employee under the new policy.
5. Riders may be added to the new policy if any are available at former Employee's age under the new policy, on the date of conversion. Evidence of insurability must be furnished for riders not similar to a rider attached to this Group Policy.
6. This conversion privilege shall not apply while the policy premiums are being waived under any rider for waiver of premium.

All other provisions remain unchanged.

IN WITNESS WHEREOF, Central United Life Insurance Company has caused this Endorsement to be signed by its President and Secretary at its Office in Houston, Texas and issued as of the "Effective Date" shown in the Policy Schedule.

[ *Mary Lou Rainey* ]

Secretary

[ *Dan Geoy* ]

President

SERFF Tracking Number: CEUL-126783955 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 46593  
Company Tracking Number: END-CVRSN2  
TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term  
Product Name: Conversion Privilege Endorsement  
Project Name/Number: DI Conversion Endorsement/

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification	Approved-Closed	09/02/2010
<b>Comments:</b>		
<b>Attachment:</b> AR Flesch score CUL.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application	Approved-Closed	09/02/2010
<b>Bypass Reason:</b> n/a - endorsement filing only.		
<b>Comments:</b>		

# CENTRAL UNITED LIFE

---

## CERTIFICATION

---

I, Mary Lou Rainey, Secretary for Central United Life Insurance Company, hereby certify that the following form(s) has the following readability score as calculated by the Flesch Reading Ease Test set forth by your state, and meets the minimum reading ease requirements set forth by the state of Arkansas.

<u>FORM NUMBER</u>	<u>FORM NAME</u>	<u>READABILITY SCORE</u>
END-CVRMST2	Endorsement	44.0
END-CVRSN2	Endorsement to certificate	48.1

DATE: August 24, 2010

*Mary Lou Rainey*

---

Mary Lou Rainey, Secretary

Central United Life Insurance Company  
10700 Northwest Freeway  
Houston, Texas 77092

Phone: 713-529-0045  
Toll Free: 800-669-9030  
Fax: 713-821-6551

