

SERFF Tracking Number: LBLI-126782733 State: Arkansas
Filing Company: Liberty Life Insurance Company State Tracking Number: 46840
Company Tracking Number: ET-APP
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: ET2 Voice Signature
Project Name/Number: /

Filing at a Glance

Company: Liberty Life Insurance Company

Product Name: ET2 Voice Signature

TOI: L04I Individual Life - Term

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

Filing Type: Form

SERFF Tr Num: LBLI-126782733

SERFF Status: Closed-Accepted

For Informational Purposes

Co Tr Num: ET-APP

Author: Jennifer Brett

Date Submitted: 09/20/2010

State: Arkansas

State Tr Num: 46840

State Status: Filed-Closed

Reviewer(s): Linda Bird

Disposition Date: 09/23/2010

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: 09/23/2010

Deemer Date:

Submitted By: Jennifer Brett

Filing Description:

This letter is for informational purposes only for approved application form ET-APP(06-09)AR, approved by your department on May 22, 2009. We are updating the Explanation of Brackets with a voice signature option. Once this addition to the Explanation of Brackets is acknowledged/approved, the applicant's signature may be captured via voice signature, as well as with the current handwritten signature or electronic signature.

Company and Contact

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: 09/23/2010

Created By: Jennifer Brett

Corresponding Filing Tracking Number:

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Filing Contact Information

Jennifer Brett, Compliance Analyst II jennifer.brett@rbc.com
 2000 Wade Hampton Blvd 864-609-1129 [Phone]
 Greenville, SC 29615 864-609-1039 [FAX]

Filing Company Information

Liberty Life Insurance Company CoCode: 61492 State of Domicile: South Carolina
 2000 Wade Hampton Blvd Group Code: Company Type:
 Greenville, SC 29602 Group Name: State ID Number:
 (864) 609-1172 ext. [Phone] FEIN Number: 44-0188050

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 form @ \$50/form = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Life Insurance Company	\$50.00	09/20/2010	39667021

SERFF Tracking Number: LBLI-126782733 State: Arkansas
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TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -
Fixed/Indeterminate Premium
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	09/23/2010	09/23/2010

SERFF Tracking Number: *LBLI-126782733* *State:* *Arkansas*
Filing Company: *Liberty Life Insurance Company* *State Tracking Number:* *46840*
Company Tracking Number: *ET-APP*
TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium*

Product Name: *ET2 Voice Signature*
Project Name/Number: /

Disposition

Disposition Date: 09/23/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LBLI-126782733 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Revised Explanation of Brackets for ET-APP(06-09)AR		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: ET-APP(06-09)AR, approved 5-22-2009		

	Item Status:	Status Date:
Satisfied - Item: Revised Explanation of Brackets for ET-APP(06-09)AR		
Comments:		
Attachment: SOV AR.pdf		

Life Insurance Application
Form Number ET-APP(06-09)AR
Explanation of Brackets (Updated 8/31/2010)
Page 1 of 2

- (A) RENEWABLE would appear when the application is being used for policy form ST2 (04-04).
- (B) 30 Year term would only appear when the application is being used for policy form ST2 (04-04).
- (C) The payment authorization language will vary depending upon the payment election made by the applicant and the method through which the applicant is applying. This section may not appear at all if a handwritten application is being completed. In this case, a separate payment authorization statement will be taken. Sample language for this section includes the following:

For credit card payments:

I authorize the premium to be processed and remitted to the Liberty Life Insurance Company through my credit card account as referenced herein. This authority is to remain in effect until I cancel it in writing and until the Company or my credit card company actually receives such notice.

Cardholder's Name: XXXXXXXX XXXXXXXXXXXXXXXX
[Credit Card Company] Account Number: XXXXXXXXXXXXXXX1234
Exp. Date: XX-XX

For Electronic Funds Transfer Payments:

I authorize my financial institution to debit my financial institution account, as referenced herein, by and payable to Liberty Life Insurance Company. I understand and agree that the financial institution will not be liable for any payment that may not be honored, intentionally or inadvertently, even if such dishonor results in forfeiture of insurance. This authority is to remain in effect until my further written notice.

ABA Number: XXXXXXXXX Account Number: XXXXXXXXX

- (D) Fraud Notices as required

(E) The signature section will vary depending on whether the applicant signs the application electronically, traditionally with a wet signature, or a voice signature. The sample application, included in the original application filing, shows the way the application may appear if the applicant, as well as the agent, signs electronically. Online applicants with no assistance from an agent will only sign the first signature box shown on the sample application. Online applicants with agent assistance will see the first signature box and the agent will sign the agent statement.

The following examples show the way the application may appear if the applicant signs traditionally with a wet signature, or via voice signature, and the agent signs electronically.

Wet Signature Section:

Proposed Insured's/Owner's Signature

Date

Agent's Statement: I have truly and accurately recorded the information given by the Applicant.
To the best of my knowledge, the policy applied for (check which applies) does does not involve any replacement of any life or annuity contracts. If replacement is involved, required replacement forms must be completed and signed.

Agent

Date

Agent ID Number

Example of Voice Signature:

Insured's Name: John Doe

Date: 01/01/2011

Insured Agrees: Verbally signed by John Doe

Agent's Statement: I have truly and accurately recorded the information given by the Applicant.
To the best of my knowledge, the policy applied for (which applies) does does not involve any replacement of any life or annuity contracts. If replacement is involved, required replacement forms must be completed and signed.

To sign this document, type in the text exactly as it is displayed under each box, and then click on the signature button below.

Agent Name: Joe S. Agent
First M. Last

Date: 01/01/2011
mm/dd/yyyy

Agent Agrees: I agree
I agree