

SERFF Tracking Number: PRLF-126811073 State: Arkansas
Filing Company: Principal Life Insurance Company State Tracking Number: 46788
Company Tracking Number:
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
Product Name: Dependent Age to 26/Foster Child Rider Filing
Project Name/Number: /

Filing at a Glance

Company: Principal Life Insurance Company

Product Name: Dependent Age to 26/Foster Child Rider Filing SERFF Tr Num: PRLF-126811073 State: Arkansas

Child Rider Filing

TOI: L04G Group Life - Term

SERFF Status: Closed-Approved-
Closed State Tr Num: 46788

Sub-TOI: L04G.500 Other

Co Tr Num: State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Mark Curtis, Ann McCoy Disposition Date: 09/16/2010

Date Submitted: 09/14/2010 Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 06/28/2010

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer, Trust

Filing Status Changed: 09/16/2010

Explanation for Other Group Market Type:

State Status Changed: 09/16/2010

Deemer Date:

Created By: Ann McCoy

Submitted By: Ann McCoy

Corresponding Filing Tracking Number:

Filing Description:

Principal Life Insurance Company

NAIC No. 61271-332

FEIN # 42-0127290

Group Life Insurance Forms

Policy Amendment: GC 804 (DEP-LIF) AR-1

Booklet-Certificate Rider: GH 163 (DEP-LIF) AR-1

SERFF Tracking Number: PRLF-126811073 State: Arkansas
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Attached for your review and approval are copies of the Policy Amendment and Booklet-Certificate Rider listed above. These are revised forms and are replacing the forms previously approved by your department on July 12, 2010. These forms are being submitted on a limited use basis to provide flexibility to a policyholder (upon request) by extending coverage for dependent children (for life coverage) to match coverage requirements for health insurance due to changes as a result of the federal PPACA law.

The only revision to these forms being made at this time is to update how we intend to handle foster children. Our change has been italicized and is shown in red.

We have included explanatory footnotes to assist in your review of these forms.

These forms will be used with our previously approved Group Life Insurance Policy and Booklet-Certificate forms series:

GC 6000, et al and the corresponding booklet-certificate forms series GH 106 et al, which were originally filed and approved by your department on March 26, 2004, with subsequent revisions also filed and approved.

GC 6000 (VTL), et al and the corresponding booklet-certificate forms series GH 106 (VTL) et al, which were originally filed and approved by your department on March 26, 2004, with subsequent revisions also filed and approved.

GH 106 (PORT) et al, which were originally filed and approved by your department on March 26, 2004, with subsequent revisions also filed and approved.

We are attaching all required certification forms.

Thank you for your consideration of this submission.

Company and Contact

Filing Contact Information

Ann McCoy, State/Federal Compliance Analyst mccoey.ann@principal.com
711 High St. 800-986-3343 [Phone] 89658 [Ext]
K-005-E81 515-246-2491 [FAX]
Des Moines, IA 50392-0002

Filing Company Information

Principal Life Insurance Company CoCode: 61271 State of Domicile: Iowa
711 High Street Group Code: 332 Company Type: Life & Health
Des Moines, IA 50392-0002 Group Name: State ID Number:
(800) 986-3343 ext. [Phone] FEIN Number: 42-0127290

SERFF Tracking Number: PRLF-126811073 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$50.00 per rider - 2 riders =\$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$100.00	09/14/2010	39489692

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/16/2010	09/16/2010

SERFF Tracking Number: PRLF-126811073 State: Arkansas
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Disposition

Disposition Date: 09/16/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRLF-126811073 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Cover Letter		Yes
Form	Policy Amendment Dependent Child		Yes
Form	Booklet-Certificate Rider Definition of Dependent Children		Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GC 804 (DEP-LIF) AR-1	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: GC 804 (DEP-LIF) AR Previous Filing #: PRLF-126698568		GC 804 (DEP-LIF) AR-1.pdf
	GH 163 (DEP-LIF) AR-1	Certificate Booklet-Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: GH 163 (DEP-LIF) AR Previous Filing #: PRLF-126698568		GH 163 (DEP-LIF) AR-1.pdf

**DEFINITION OF DEPENDENT CHILD
AMENDMENT TO BE ATTACHED TO AND MADE A PART OF
PRINCIPAL LIFE INSURANCE COMPANY GROUP POLICY NO. [GL 99999]
ISSUED TO**

[JOHN DOE COMPANY]

The above Group Policy is hereby amended, effective as of [August 1, 2010] as follows:

Insurance under the above Group Policy to which this Amendment is attached is amended to extend coverage for a Dependent Child of an insured Member. Insurance for the Dependent Child will be subject to all terms and conditions of the Group Policy, as provided in the Amendment below.

The Group Policy to which this amendment is attached is hereby amended with respect to and to the extent provided below.

Definitions

Policy Form [GC 6002][GC 6002 (VTL)], PART I, Definitions, definition of Dependent Child; Dependent Children is revised to read as follows:

Dependent Child; Dependent Children

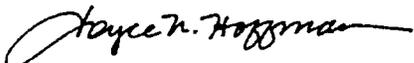
[1]

- a. A Member's natural child or stepchild, if that child is [at least [14] days but] less than [26] years of age.

The provisions and conditions as set forth on any attached page are part of this Amendment the same as if set forth above.

This Amendment will become effective as if a written agreement between The Principal and the Policyholder on the first premium due date following the effective date shown above for which premium due under this Group Policy is received by The Principal.

PRINCIPAL LIFE INSURANCE COMPANY

 Senior Vice President and Corporate Secretary	 President and Chief Executive Officer
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- b. A Member's foster child, if that child:
- (1) meets the requirements above; and
 - (2) *has been placed with the Member or spouse insured under this Group Policy by an authorized state placement agency or by order of a court; and*
 - (3) *Required documentation has been provided and the child is approved in Writing by The Principal as a Dependent Child.*
- c. A Member's adopted child, if that child meets the requirements in a. above and the Member:
- (1) is a party in a law suit in which the Member is seeking the adoption of the child; or
 - (2) has custody of the child under a court order that grants custody of the child to the Member.

An adopted child will be considered a Dependent Child on the earlier of: the date the petition for adoption is filed; or the date of entry of an order granting the adoptive parent custody of the child for the purpose of adoption.

- [2] [d. A Domestic Partner's child who otherwise qualifies under a., b., or c. above or if the Member or Domestic Partner is the child's guardian by court order.]
- [3] [[e.] The child of a Member's Dependent Child, if the child can be claimed as a dependent of the Member for federal income tax purposes.]
- [4] [[f.] A Member's child [26] years but less than [27] years of age who otherwise qualifies under a., b., c., or [d.] [, e.] above, if that child receives principal support from the Member [and is a Full-Time Student, as defined in this PART I.]]

All other benefits and provisions of the Group Policy remain in effect.

BOOKLET-CERTIFICATE RIDER DEFINITION OF DEPENDENT CHILDREN

Insurance under the Group Policy is amended to extend coverage for a Dependent Child of an insured Member. Insurance for the Dependent Child will be subject to all terms and conditions of the Group Policy.

Effective as of [August 1, 2010], the booklet-certificate to which this Rider is attached is hereby amended with respect to and to the extent provided below.

Definitions

Booklet-certificate form [GH 114][GH 114 (VTL)][GH 114 (PORT)], Definitions, definition of Dependent Child; Dependent Children is revised to read as follows:

Dependent Child; Dependent Children means:

- Your natural child or stepchild, if that child is [at least [14] days but] less than [26] years of age.
- Your foster child, if that child:
 - meets the requirements above; and
 - *has been placed with You or a spouse insured under the Group Policy by an authorized state placement agency or by order of a court; and*
 - *Required documentation has been provided and the child is approved in Writing by Us as a Dependent Child.*
- Your adopted child, if that child meets the requirements above and you:
 - are a party in a law suit in which you are seeking the adoption of the child; or
 - have custody of the child under a court order that grants custody of the child to you.

An adopted child will be considered a Dependent Child on the earlier of: the date the petition for adoption is filed; or the date of entry of an order granting the adoptive parent custody of the child for the purpose of adoption.

- [- Your Domestic Partner's child who otherwise qualifies above or if you or your Domestic Partner are the child's guardian by court order.]
- [- The child of your Dependent Child, if the child can be claimed as your dependent for federal income tax purposes.]
- [- Your child [26] years but less than [27] years of age who otherwise qualifies above, if that child receives principal support from you [and is a Full-Time Student, as defined.]]

All other benefits and provisions of the Group Policy remain in effect.

See your employer if you have questions concerning this Rider.

Nothing contained in this Rider may vary, alter or extend any provision or condition of the Group Policy other than as stated in this Rider.

PRINCIPAL LIFE
INSURANCE COMPANY
Des Moines, IA 50392-0001

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: Readability Cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application Comments: GP 45697-7 (Employer Application) approved September 28, 2009. GP 53450 (Group Term Life Insurance Portability Application) approved June 9, 2006.		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability Comments: Attachment: Statement of Variability.pdf		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attachment: Submission letter.pdf		

**STATE OF ARKANSAS
INSURANCE DEPARTMENT**

CERTIFICATION OF READABILITY

I, Kimberly Douglas, an Officer of Principal Life Insurance Company hereby certify that the attached form(s) has (have) achieved a Flesch Reading Ease Score of:

Form No.	Form Name	Flesch Score
GC 804 (DEP-LIF) AR-1	Dependent Child Policy Rider	58.3
GH 163 (DEP-LIF) AR-1	Dependent Child Booklet-Certificate Rider	53.6

and complies with the requirements of Ark. Stat. Ann. Sections 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

PRINCIPAL LIFE INSURANCE COMPANY



Kimberly Douglas, Director
Group Life and Health Compliance

September 14, 2010

Date

12/1999



**Statement of Variability to Policy Amendment for
Dependent Children GC 804 (DEP-LIF) AR-1
Dated September 14, 2010**

The Definitions of “Dependent Child; Dependent Children” will vary depending on the plan of benefits elected by the Policyholder.

- [1] This variable will be used if coverage is not in force until the dependent child is 14 days of age. The variable “14” will be standard but may vary from “0” to “14” depending on what age the Policyholder chooses. The variable “26” will be standard but may vary from “20” to “30” depending on what age the Policyholder chooses.
- [2] Coverage may be elected for children of Domestic Partners if agreed upon by the Policyholder and The Principal. Requirements for “Dependent Child; Dependent Children” must be met.
- [3] This variable will be used if coverage is provided for a child of a Member’s Dependent Child.
- [4] This variable will not standardly be used. This variable will typically be used if coverage for dependent children over the age of 26 is included. The variable “26” will be standard but may vary from “21” to “30” depending on what age the Policyholder chooses. The variable “27” will be standard but may vary from “21” to “30” depending on what age the Policyholder chooses. The last variable will standardly be used if the child must be a Full-Time Student.



Principal Life
Insurance Company

September 14, 2010

Arkansas Insurance Department
Life and Health Division
1200 West Third Street
Little Rock, AR 72201-1904

RE Group Life Insurance Forms
- Policy Amendment: GC 804 (DEP-LIF) AR-1
- Booklet-Certificate Rider: GH 163 (DEP-LIF) AR-1
Principal Life Insurance Company NAIC No. 61271-332
FEIN # 42-0127290

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The only revision to these forms being made at this time is to update how we intend to handle foster children. Our change has been italicized and is shown in red.

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We are attaching all required certification forms.

Thank you for your consideration of this submission.

If you have any questions on any of the attached materials, please feel free to contact me by fax, e-mail or at the number shown below.

Sincerely,

A handwritten signature in black ink that reads "Ann McCoy".

Ann McCoy
State/Federal Compliance Analyst
Group Life & Health Compliance
Principal Life Insurance Company
Des Moines, IA 50392-0002
Phone 515-248-9658
Fax – 515-246-2491
E-mail address: mccoy.ann@principal.com

Attachments

711 High Street, Des Moines, Iowa 50392-0001 (515) 247-5111