

SERFF Tracking Number: BENE-126950529 State: Arkansas
Filing Company: Beneficial Life Insurance Company State Tracking Number: 47576
Company Tracking Number: ANNUAL ILLUSTRATION FILING
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Annual Illustration Filing
Project Name/Number: 2011 Annual Illustration Filing/2011 Annual Illustration Filing

Filing at a Glance

Company: Beneficial Life Insurance Company

Product Name: Annual Illustration Filing

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

Implementation Date Requested: 01/03/2011

State Filing Description:

SERFF Tr Num: BENE-126950529 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 47576

For Informational Purposes

Co Tr Num: ANNUAL

ILLUSTRATION FILING

Author: Karie Mundee

Date Submitted: 12/22/2010

State Status: Filed-Closed

Reviewer(s): Linda Bird

Disposition Date: 01/05/2011

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

General Information

Project Name: 2011 Annual Illustration Filing

Project Number: 2011 Annual Illustration Filing

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Karie Mundee

Filing Description:

2011 Annual Illustration Filing

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/05/2011

State Status Changed: 01/05/2011

Created By: Karie Mundee

Corresponding Filing Tracking Number: 2011

Annual Illustration Filing

Company and Contact

Filing Contact Information

Karie Mundee, Product Management Analyst karie.mundee@benfinancial.com

150 Social Hall Avenue, 5th Floor

801-933-1335 [Phone]

Salt Lake City, UT 84136

801-531-3383 [FAX]

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Filing Company Information

Beneficial Life Insurance Company	CoCode: 61395	State of Domicile: Utah
150 Social Hall Avenue, 5th Floor	Group Code: 615	Company Type: Life & Health
Salt Lake City, UT 84136	Group Name:	State ID Number:
(801) 933-1335 ext. [Phone]	FEIN Number: 87-0115120	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Beneficial Life Insurance Company	\$50.00	12/22/2010	43170986

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/05/2011	01/05/2011

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Disposition

Disposition Date: 01/05/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Actuarial Certification		No
Supporting Document	Certification of Compliance and Exhibit 1		Yes

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Supporting Document Schedules

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

	Item Status:	Status Date:
Satisfied - Item: Certification of Compliance and Exhibit 1		
Comments:		
Attachments: AR Certif of Compliance.pdf Exhibit 1 AR.pdf		



BENEFICIAL LIFE
INSURANCE COMPANY

Beneficial Life Insurance Company • 150 Social Hall Avenue • Salt Lake City, Utah 84136
(801) 933-1100 • (800) 233-7979 • www.BeneficialFinancialGroup.com

Karie Mundee
Product Management Analyst
150 Social Hall Avenue, Suite 500
Salt Lake City, UT 84145
Phone: (801) 933-1335
Fax: (801) 531-3383
Karie.mundee@benfinancial.com

December 15, 2010

John Shields
Arkansas Department of Insurance
Compliance - Life and Health
1200 W. Third Street
Little Rock, AR 72201

RE: Annual Illustration Certification by Beneficial Life Insurance Company
(NAIC Company No. 61395, Group Code No. 615).

Dear John,

Please find Beneficial Life Insurance Company's annual certification of compliance with the illustration certification enclosed for your convenience.

Listed in the enclosed exhibit are all of the forms that are available to policyholders for policy conversions or other contractual changes. The illustrated products that are approved in your state are marked with an asterisk. Illustrated forms without the asterisk are not approved in your state.

Please feel free to contact me if you have any questions or concerns regarding this certification.

Regards,

Karie Mundee

CERTIFICATION OF COMPLIANCE

LIFE ILLUSTRATIONS REGULATION State of Arkansas

BENEFICIAL LIFE INSURANCE COMPANY

I, David Pearce, General Counsel and Corporate Secretary for Beneficial Life Insurance Company (“the Company”), hereby certify to the Arkansas Insurance Department as follows:

1. The illustration formats relating to life insurance policies marketed by the Company meet the requirements of the Life Illustration Regulation promulgated by the Arkansas Insurance Department.
2. The scales used in the illustrations authorized by the Company are those scales certified by the Company’s illustrations actuary.
3. The Company has provided its agents with information about the expense allocation method used in its illustrations as disclosed in the annual certification of the Company’s illustration actuary.

In making this certification, I have relied in part on the work performed and certified by others who are responsible for preparation of the illustrations.

Dated this 6th day of December 2010.



J. David Pearce
General Counsel and Corporate Secretary

Exhibit 1

Policy and Rider Forms of Beneficial Life Insurance Company for 2011

▪ **Category A – Forms which a Disciplined Current Scale of Non-Guaranteed Elements was derived**

“*” Notes illustrated products approved in the state of Arkansas

Marketing Name	Form Number
Century 09 WL	09-0736-01
Paid Up WL	09-1100-01
Summit UL	09-0206-02
* Single Premium Paid-Up Additions Rider	08-1P48-01
* Periodic Premium Paid-Up Additions Rider	08-1P42-01

▪ **Category B – Forms which will not be illustrated**

▪ **Category C – Forms which are Guaranteed Cost**

Marketing Name	Form Number
Waiver of Premium (Whole Life)	WP-L01-1
Waiver of Monthly Deductions	WMD-U01-1
Waiver of Stated Premium	WSP-U01-1
Accelerated Benefit for Chronic Illness	ABCI-04-1
Accelerated Death Benefit Rider	B-10
Charitable Giving Rider	E-CHARIT
Accelerated Death Benefit Rider	B-10
Charitable Giving Rider	E-CHARIT