

SERFF Tracking Number: BNLC-127299432 State: Arkansas
Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 49175
Company Tracking Number: 12-82-059(03)
TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
Product Name: Individual Whole Life
Project Name/Number: Statement Bill-MarkSense/

Filing at a Glance

Company: Colonial Penn Life Insurance Company

Product Name: Individual Whole Life SERFF Tr Num: BNLC-127299432 State: Arkansas
TOI: L071 Individual Life - Whole SERFF Status: Closed-Approved- State Tr Num: 49175
Closed

Sub-TOI: L071.111 Single Premium - Single Life Co Tr Num: 12-82-059(03) State Status: FEES PAID
Filing Type: Form Reviewer(s): Linda Bird
Author: Wilbur Henderson Disposition Date: 07/05/2011
Date Submitted: 06/29/2011 Disposition Status: Approved-
Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Statement Bill-MarkSense Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 07/05/2011
State Status Changed: 06/29/2011
Deemer Date: Created By: Wilbur Henderson
Submitted By: Wilbur Henderson Corresponding Filing Tracking Number: 12-82-
059(03)

Filing Description:

We are filing the above referenced form for your consideration and approval. This form is new and not intended to replace any existing policy form. Application form 12-82-059(03) is intended for use when applying for coverage under previously approved individual whole life policy sold on a guaranteed issue, direct response basis. This form will be use to direct market our existing policyholders. The form is intended for use with our previously approved (10/6/08 under state tracking #40340) Whole Life Insurance Policy 12-82-045(03) which is on file with your Department. Areas bracketed or presented in "John Doe" fashion are intended to be variable. Such variability includes computer personalization of name, address, sex, phone number age and date of birth. Also, the number of units offered will be variable based on our Marketing offering.

we respectfully request your favorable consideration and approval of this filing. If you have any additional questions,

SERFF Tracking Number: BNLC-127299432 State: Arkansas
 Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 49175
 Company Tracking Number: 12-82-059(03)
 TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
 Product Name: Individual Whole Life
 Project Name/Number: Statement Bill-MarkSense/

please do not hesitate to contact me.

Company and Contact

Filing Contact Information

Wilbur Henderson Jr., Contract Analyst whenderson@colpenn.com
 399 Market Street 215-928-6085 [Phone]
 Philadelphia, PA 19181 215-928-6431 [FAX]

Filing Company Information

Colonial Penn Life Insurance Company CoCode: 62065 State of Domicile: Pennsylvania
 399 Market Street Group Code: 233 Company Type: Life/Health
 Philadelphia, PA 19181 Group Name: State ID Number:
 (215) 928-8688 ext. [Phone] FEIN Number: 23-1628836

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: PA does not charge a filing fee. Application filing (one) is 50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Penn Life Insurance Company	\$50.00	06/29/2011	49243975

SERFF Tracking Number: BNLC-127299432 State: Arkansas
Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 49175
Company Tracking Number: 12-82-059(03)
TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
Product Name: Individual Whole Life
Project Name/Number: Statement Bill-MarkSense/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/05/2011	07/05/2011

SERFF Tracking Number: *BNLC-127299432* *State:* *Arkansas*
Filing Company: *Colonial Penn Life Insurance Company* *State Tracking Number:* *49175*
Company Tracking Number: *12-82-059(03)*
TOI: *L071 Individual Life - Whole* *Sub-TOI:* *L071.111 Single Premium - Single Life*
Product Name: *Individual Whole Life*
Project Name/Number: *Statement Bill-MarkSense/*

Disposition

Disposition Date: 07/05/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *BNLC-127299432* *State:* *Arkansas*
Filing Company: *Colonial Penn Life Insurance Company* *State Tracking Number:* *49175*
Company Tracking Number: *12-82-059(03)*
TOI: *L071 Individual Life - Whole* *Sub-TOI:* *L071.111 Single Premium - Single Life*
Product Name: *Individual Whole Life*
Project Name/Number: *Statement Bill-MarkSense/*

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	Application		Yes

SERFF Tracking Number: *BNLC-127299432* *State:* *Arkansas*
Filing Company: *Colonial Penn Life Insurance Company* *State Tracking Number:* *49175*
Company Tracking Number: *12-82-059(03)*
TOI: *L071 Individual Life - Whole* *Sub-TOI:* *L071.111 Single Premium - Single Life*
Product Name: *Individual Whole Life*
Project Name/Number: *Statement Bill-MarkSense/*

Form Schedule

Lead Form Number: 12-82-059

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	12-82-059(03)	Application/ Enrollment Form	Initial		46.700	John Doe ar.pdf

Application For Modified Benefit Whole Life Insurance
Colonial Penn Life Insurance Company
399 Market Street, Philadelphia, PA 19181

Member #: [ABCDEFGH]

Premium Payable: [Monthly]

John Doe
123 ANY ST.
ANY TOWN, AR

I am applying for [one unit] of Life Insurance

Sex: M Birth Date: 7/1/60 Telephone: (123) 456-7890

My beneficiary (person paid at death): JANE Doe Spouse
First M.I. Last Relationship to me

Is this policy intended to replace or change any existing insurance? Yes No

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

I understand that my life insurance benefits are limited during the first two policy years. I understand that no insurance is in effect as a result of this application until a policy has been issued and the premium has been paid. I further understand that coverage begins on the Effective Date to be assigned by the Company and shown on the Policy Data Page.

Date: 6/29/11 Signature X: John Doe

SERFF Tracking Number: BNLC-127299432 State: Arkansas
 Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 49175
 Company Tracking Number: 12-82-059(03)
 TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
 Product Name: Individual Whole Life
 Project Name/Number: Statement Bill-MarkSense/

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: ar rece.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: not applicable Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: not applicable Comments:		



Colonial Penn Life Insurance Company • 399 Market Street • Philadelphia, Pennsylvania 19181

**ARKANSAS
READABILITY CERTIFICATION**

This is to certify that the attached application Form No. 12-82-059(03) has achieved a Flesch Reading Ease Score of 46.7 and comply with the requirements of ACA 23-80-206.

Signature of Officer

Betty Hewes-Eddinger

Name of Officer

Assistant Secretary

Title

6/29/11

Date