

SERFF Tracking Number: GARD-127318650 State: Arkansas  
Filing Company: The Guardian Life Insurance Company of America State Tracking Number: 49394  
Company Tracking Number: 06-WL  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: L95 Reprice  
Project Name/Number: CSO 2001 Whole Life/06-WL

## Filing at a Glance

Company: The Guardian Life Insurance Company of America

Product Name: L95 Reprice

SERFF Tr Num: GARD-127318650 State: Arkansas

TOI: L071 Individual Life - Whole

SERFF Status: Closed-Approved-Closed State Tr Num: 49394

Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Co Tr Num: 06-WL

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Lisa Capella, Louis A Conte, Peter Diggins, Margaret Lewis-Forbes, John Monahan, Monica Wilson, Carline Hamilton, Kathleen Tobin

Disposition Date: 08/04/2011

Date Submitted: 07/25/2011

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: CSO 2001 Whole Life

Status of Filing in Domicile:

Project Number: 06-WL

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: 08/04/2011

State Status Changed: 08/04/2011

Deemer Date:

Created By: Lisa Capella

Submitted By: Kathleen Tobin

Corresponding Filing Tracking Number:

Filing Description:

Re: The Guardian Life Insurance Company of America

NAIC #: 429-64246 FEIN #: 13-5123390



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 Life  
 Product Name: L95 Reprice  
 Project Name/Number: CSO 2001 Whole Life/06-WL  
 America  
 7 Hanover Square Group Code: 429 Company Type: Life  
 New York, NY 10004 Group Name: State ID Number:  
 (212) 598-8704 ext. [Phone] FEIN Number: 13-5123390  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50 per form x1 =\$50  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Guardian Life Insurance Company of America	\$50.00	07/25/2011	50065644

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	08/04/2011	08/04/2011

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Life  
*Product Name:* L95 Reprice  
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## **Disposition**

Disposition Date: 08/04/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Actuarial certifications		Yes
Form	Modification of Policy Provisions		Yes

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## Form Schedule

**Lead Form Number: 11-LVP WL**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	11-LVP WL	Policy/Cont	Modification of Policy Initial ract/Fratern Provisions al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			54.200	11-LVP WL.pdf

# ENDORSEMENT

## Modification of Policy Provisions

This endorsement is attached to and made part of the Basic Policy and is subject to all of the applicable provisions of the Basic Policy. In the case of any conflict between the provisions of the Basic Policy and this endorsement, the provisions of this endorsement will control.

With this endorsement, the following Loan Value provision in the Basic Policy is amended to read as follows:

### **Loan Value**

The loan value is the maximum amount that the owner may borrow on this policy. The loan value of this policy is the sum of:

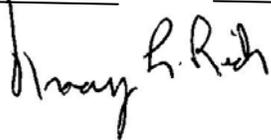
- the cash value on the date to which all due premiums are paid;
- the cash value of any dividend additions at the end of the current policy year; and
- the value of any dividends left at interest;

less:

- any outstanding loans and loan interest; and
- interest on the loan to the end of the current policy year.

If this policy is continued as reduced paid-up insurance, the loan value will be computed as of the next policy anniversary. Extended term insurance has no loan value.

**The Guardian Life Insurance Company of America**

  
**Secretary**

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachments:</b>		
Readability Certification.pdf		
Certificate of Compliance with Rule 19 and 49 GLIC.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> not applicable to this endorsement filing		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Life & Annuity - Acturial Memo		
<b>Comments:</b>		
<b>Attachments:</b>		
L95 nonforfeiture AM.pdf		
L95 reserve memo.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Actuarial certifications		
<b>Comments:</b>		
<b>Attachments:</b>		
nonforfeiture certification.pdf		
Actuarial Reserve Certification.pdf		



**STATE OF ARKANSAS**

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<b><u>Form Title</u></b>	<b><u>Form Number</u></b>	<b><u>Flesch Score</u></b>
Modification of Policy Provisions Endorsement	11-LVP WL	54.2

A handwritten signature in black ink, appearing to read 'Pete Diggins'.

Pete Diggins  
Director, Individual Life – Product Filings and Compliance  
Date: **July 22, 2011**



**Certificate of Compliance with  
Arkansas Rule and Regulation 19 and 49**

Insurer: **The Guardian Life Insurance Company of America**  
Form Number: 11-LVP WL

<b>Form Title</b>	<b>Form Number</b>
Modification of Policy Provisions Endorsement	11-LVP WL

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19 and 49.

\_\_\_\_\_  
Signature of Company Officer  
Peter Diggins

\_\_\_\_\_  
Name  
Director, Individual Life – Product Filings  
and Compliance

\_\_\_\_\_  
Title  
July 22, 2011  
\_\_\_\_\_  
Date



STATE OF ARKANSAS

ACTUARIAL CERTIFICATION

**The Guardian Life Insurance Company of America** does hereby certify that its Individual Life filing, Form Number: **11-LVP WL** is in compliance with Section 7 (Nonforfeiture) of Regulation 34.

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Actuary: Mark Tynkov, FSA, MAAA  
Actuary Title: Associate Actuary  
Date: July 25, 2011



**STATE OF ARKANSAS**

**ACTUARIAL CERTIFICATION**

The Guardian Life Insurance Company of America, does hereby certify that its Form Number(s): **11-LVP WL** is in compliance with Section 6 (Valuation) of Regulation 34. In addition, when calculating the Reserves under the minimum reserve method in Regulation 34, in no case shall the Reserves be less than the actual Cash Surrender Values provided for under the Policy contract.

James Gdowik, FSA, MAAA  
Actuary: Associate Actuary  
Date: July 25, 2011