

State: Arkansas **Filing Company:** Fidelity Life Association, A Legal Reserve Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Product Name: FLA F4000-02 Revised Act Memo F1520

Project Name/Number: /
Filing at a Glance

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company
Product Name: FLA F4000-02 Revised Act Memo F1520
State: Arkansas
TOI: L04I Individual Life - Term
Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 11/07/2012
SERFF Tr Num: PSEN-128760961
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: FLA F4000-02 REVISED ACT MEMO F1520
Implementation: On Approval
Date Requested:
Author(s): Barbara Ritzke, Deb Howver, Joanne Miller
Reviewer(s): Linda Bird (primary)
Disposition Date: 11/09/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Fidelity Life Association, A Legal Reserve Life Insurance Company
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Product Name: FLA F4000-02 Revised Act Memo F1520
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General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 11/09/2012
	State Status Changed: 11/09/2012
Deemer Date:	Created By: Deb Howver
Submitted By: Deb Howver	Corresponding Filing Tracking Number:

Filing Description:

On behalf of Fidelity Life Association, A Legal Reserve Life Insurance Company, we are submitting this informational filing to update the actuarial memorandum for previously approved form F4000-02, Level Death Benefit Term Life Insurance policy approved on 8/1/2012 under SERFF tracking number PSEN-128595709.

This memo replaces the original memo for Policy Form F4000-02, adding the description of Endorsement F1520 (approved on 10/16/2012 under SERFF tracking number PSEN-128722543). To assist your review, a red-line copy of the memo is also included.

Company and Contact

Filing Contact Information

Debbie Howver,	deb@myactuary.com
35W841 Burr Oak Lane	224-402-2156 [Phone]
West Dundee, IL 60118	847-551-1795 [FAX]

Filing Company Information

(This filing was made by a third party - problemsolvingenterprises)

Fidelity Life Association, A Legal Reserve Life Insurance Company	CoCode: 63290	State of Domicile: Illinois
8700 W. Bryn Mawr Avenue	Group Code:	Company Type:
Suite 900S	Group Name:	State ID Number:
Chicago, IL 60631	FEIN Number: 36-1068685	
(630) 522-0392 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

PSEN-128760961

State Tracking #:

Company Tracking #:

FLA F4000-02 REVISED ACT MEMO
F1520

State:

Arkansas

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FLA F4000-02 Revised Act Memo F1520

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/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	11/09/2012	11/09/2012

SERFF Tracking #:

PSEN-128760961

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FLA F4000-02 REVISED ACT MEMO
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Disposition

Disposition Date: 11/09/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	F4000-02 Revised Actuarial Memo (F1520) Redline		No
Supporting Document	Third Party Authorization Letter		Yes

SERFF Tracking #: PSEN-128760961 **State Tracking #:** **Company Tracking #:** FLA F4000-02 REVISED ACT MEMO F1520

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Third Party Authorization Letter		
Comments:			
Attachment(s):			
FLA_ Letter of Authorization_120118_signed.pdf			



Fidelity Life Association
8700 W. Bryn Mawr Avenue
Chicago, IL 60631
Tel: 630.522.0392 Fax: 866.375.8175

January 18, 2012

To Whom It May Concern:

Please allow this letter to serve as authorization for Problem Solving Enterprises, Inc to make rate, rule and form filings on behalf of Fidelity Life Association, a Legal Reserve Life Insurance Company. Problem Solving Enterprises serves as actuarial and compliance consultants for Fidelity Life Association.

Any questions may be directed to me at 630-371-1888.

Sincerely,

A handwritten signature in black ink, appearing to read 'C. Brady', with a red checkmark below it.

Digitally signed by Ciaran Brady
DN: cn=Ciaran Brady, o=Fidelity Life
Association, ou=Vice President -
Operations,
email=Ciaran.Brady@fidelitylife.co
m, c=US
Date: 2012.01.18 14:41:49 -06'00'

Ciaran Brady
Vice President of Operations