

State: Arkansas Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: FLA 2012 Annual Illustration Actuary Certification

Project Name/Number: /

Filing at a Glance

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company

Product Name: FLA 2012 Annual Illustration Actuary Certification

State: Arkansas

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

Date Submitted: 11/13/2012

SERFF Tr Num: PSEN-128767723

SERFF Status: Closed-Filed-Closed

State Tr Num:

State Status: Filed-Closed

Co Tr Num: FLA 2012 ANNUAL ILLUSTRATION ACTUARY CERTIFICATION

Implementation: On Approval

Date Requested:

Author(s): Barbara Ritzke, Deb Howver, Joanne Miller

Reviewer(s): Linda Bird (primary)

Disposition Date: 11/26/2012

Disposition Status: Filed-Closed

Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company
 TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
 Product Name: FLA 2012 Annual Illustration Actuary Certification
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General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 11/26/2012
 State Status Changed: 11/26/2012
 Deemer Date: Created By: Deb Howver
 Submitted By: Deb Howver Corresponding Filing Tracking Number:

Filing Description:
 This is our 2012 Annual Illustration Actuary Certification filing.

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

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #: PSEN-128767723 **State Tracking #:** **Company Tracking #:** FLA 2012 ANNUAL ILLUSTRATION ACTUARY CERTIFICATION

State: Arkansas **Filing Company:** Fidelity Life Association, A Legal Reserve Life Insurance Company
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	11/26/2012	11/26/2012

SERFF Tracking #:

PSEN-128767723

State Tracking #:

Company Tracking #:

FLA 2012 ANNUAL ILLUSTRATION ACTUARY
CERTIFICATION...

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Disposition

Disposition Date: 11/26/2012

Implementation Date:

Status: Filed-Closed

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	Third Party Authorization Letter		Yes
Supporting Document	2012 Illustration Actuary Certification		No
Supporting Document	2012 Illustration Actuary Officer Certification		No

SERFF Tracking #:

PSEN-128767723

State Tracking #:

Company Tracking #:

FLA 2012 ANNUAL ILLUSTRATION ACTUARY
CERTIFICATION

State:

Arkansas

Filing Company:

Fidelity Life Association, A Legal Reserve Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

FLA 2012 Annual Illustration Actuary Certification

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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		

		Item Status:	Status Date:
Satisfied - Item:	2012 Illustration Actuary Certification		
Comments:			
Attachment(s):	All Products Illustration Actuary Cert Fall 2012_121112 - Arkansas.pdf		

		Item Status:	Status Date:
Satisfied - Item:	2012 Illustration Actuary Officer Certification		
Comments:			
Attachment(s):	FLA_2012 Officer Certification.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 be 'C. Brady', written over a light blue horizontal line.

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

Board of Directors, Fidelity Life Association
And
Insurance Commissioner of the State of Arkansas

Subject: Certification by Illustration Actuary

I, Marc A. Cagen, FSA, MAAA, am an employee of Fidelity Life Association, A Legal Reserve Life Insurance Company (FLA), and am a member of the American Academy of Actuaries in good standing. I was appointed by the FLA Board of Directors on August 3, 2010. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

I am hereby certifying, in my capacity as Illustration Actuary, that the following plans, which we are classifying as illustratable, are in compliance with the relevant portions of the Arkansas Life Insurance Illustration Regulation.

<u>Form Number</u>	<u>Product</u>
WP300	Limited Benefit Term Group Master Base Policy
WC300	Limited Benefit Term Certificate
F5000	RIA UL Base Policy (Flexible Premium Adjustable UL)
F6000	RIA UL Guaranteed Insurability Rider
F5600	RD UL Base Policy, (Flexible Premium Adjustable UL)
F3030	RD UL Accidental Death Benefit Rider
F3022	RD UL Dependent Child Rider
F6100	RIA UL and RD UL WOP Rider

Scales authorized for use in company approved illustrations of non-guaranteed elements for the plans named above meet the requirements of the Regulation. The disciplined current scales for these plans are in conformity with the Actuarial Standards of Practice for Compliance with the NAIC Life Insurance Model Regulation. Illustrated scales established for use in company-authorized illustrations meet the requirements of Arkansas. Moreover:

Illustrated non-guaranteed elements for new policies are consistent with the non-guaranteed elements amounts actually charged to the same or similar forms

The minimum expenses used in the calculation of the disciplined current scale for all plans subject to this regulation were computed using the GRET tables.

I have relied upon pricing and actuarial projections as prepared by consulting actuary Charles E. Ritzke, FSA, MAAA, President, Problem Solving Enterprises, Inc. I have relied on Ciaran Brady, Vice President, Operations of FLA, to ensure the illustration system produces results using the assumptions and pricing that have been used in forming this certification.



Signature	<u>Marc A. Cagen</u>	<u>Financial Actuary</u>	<u>November 12, 2012</u>
	Name	Title	Date

Fidelity Life Association
Company Name

8700 W Bryn Mawr Ave. Site 900S Chicago, IL 60631
Company Address



NAIC Life Insurance Illustration Certification

I, Ciaran Brady, Vice President of Operations, am an officer of Fidelity Life Association, A Legal Reserve Life Insurance Company. I have reviewed the NAIC Life Insurance Illustration Model Regulation and do hereby certify:

- 1) That the illustration formats meet the requirements of this regulation and that the scales used in insurer-authorized illustrations are those scales certified by the Illustration Actuary; and
- 2) That the company has provided its agents with information about the expense allocation method used by the company in its illustrations which is disclosed in the annual certification of the Illustration Actuary.

A handwritten signature in black ink, appearing to read 'C. Brady', is written over a horizontal line.

Digitally signed by Ciaran Brady
DN: cn=Ciaran Brady, o=Fidelity
Life Association, ou=Vice
President - Operations,
email=Ciaran.Brady@fidelitylife.c
om, c=US
Date: 2012.11.12 15:13:50 -06'00'

Ciaran Brady
Vice President - Operations

November 12, 2012

Date