

State: Arkansas **Filing Company:** Starmount Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: SelectLife - Interest Rate
Project Name/Number: /

Filing at a Glance

Company: Starmount Life Insurance Company
Product Name: SelectLife - Interest Rate
State: Arkansas
TOI: L071 Individual Life - Whole
Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 11/13/2012
SERFF Tr Num: STAR-128766962
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num:

Implementation: 01/01/2013
Date Requested:
Author(s): Belle Lucas, Natka Varisco, Ruston Woolley, Jennifer LeGlue
Reviewer(s): Linda Bird (primary)
Disposition Date: 11/26/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Starmount Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: SelectLife - Interest Rate
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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: Natka Varisco
 Submitted By: Natka Varisco Corresponding Filing Tracking Number:

Filing Description:

We are submitting an informational filing to advise you of the Valuation Interest Rate Change on the following products:

Product Name	Policy Form Number	Approval Date	SERFF Filing number
ValueLife Gold	32-001	12/5/2008	STAR-125904769
StarLife Gold	21-001	12/4/2006	STAR-125010980
SelectLife	51-001	8/23/2006	USPH-6SQJ6M898/00-00/00-00/00
GIWL	42-001	11/30/2010	STAR-126916255

The Interest rate on the above listed products will change from 4% to 3.5%. This change will become effective on new policies issued beginning January 1, 2013.

I have attached a revised Speculations page highlighting the new interest rate.

All other product design features are identical to those of the forms previously approved.

Company and Contact

Filing Contact Information

Ruston Woolley, Compliance Specialist rustonb@starmountlife.com
 8485 Goodwood Blvd. 225-400-9247 [Phone]
 Baton Rouge, LA 70806-7878 225-610-1447 [FAX]

Filing Company Information

Starmount Life Insurance Company	CoCode: 68985	State of Domicile: Louisiana
7800 Office Park Boulevard	Group Code:	Company Type:
Baton Rouge, LA 70809	Group Name:	State ID Number:
(225) 926-2888 ext. [Phone]	FEIN Number: 72-0977315	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00

State: Arkansas **Filing Company:** Starmount Life Insurance Company
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Retaliatory? No

Fee Explanation:

Per Company: No

Company	Amount	Date Processed	Transaction #
Starmount Life Insurance Company	\$50.00	11/13/2012	64852378

SERFF Tracking #:

STAR-128766962

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Starmount Life Insurance Company

TOI/Sub-TOI:

L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life

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Correspondence Summary

Dispositions

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

SERFF Tracking #:

STAR-128766962

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Starmount Life Insurance Company

TOI/Sub-TOI:

L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life

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Disposition

Disposition Date: 11/26/2012

Implementation Date:

Status: Approved-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	Life & Annuity - Acturial Memo		No
Form	SelectLife		Yes

State: Arkansas

Filing Company:

Starmount Life Insurance Company

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

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Form Schedule

Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		SelectLife	51-001-AR	SCH	Revised	Previous Filing Number:	USPH-6SQJ6M898/00-00/00-00/00		51-001 spec pages revised AR.pdf
						Replaced Form Number:			

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

STARMOUNT LIFE INSURANCE COMPANY

OWNER:

[John Doe]

BENEFICIARY:

[Mary Doe]

PREMIUM CLASS:

[Standard]

TERMINATION DATE:

[November 30, 2056]

BENEFITS AND PREMIUMS:

<u>FORM #</u>	<u>BENEFIT PERIOD</u>	<u>PREMIUM PERIOD</u>	<u>ANNUAL PREMIUM</u>	<u>MONTHLY PREMIUM</u>
51-001	Lifetime	Lifetime	[\$1,256.00]	[\$104.67]

VALUATION BASIS: Commissioners 2001 Standard Ordinary Mortality Table Age Last Birthday, Male/Female, Smoker/Non-Smoker with Interest at [3.5%]

NONFORFEITURE BASIS: Commissioners 2001 Standard Ordinary Mortality Table Age Last Birthday, Male/Female, Smoker/Non-Smoker with Interest at [5%]

Monthly premiums under \$10.00 will be billed quarterly.

INSURED:

[John Doe]

AGE & SEX:

[67 Male]

SMOKING STATUS:

[Non-tobacco]

POLICY NUMBER

[L1234567]

FACE AMOUNT:

[\$20,000]

POLICY ISSUE DATE:

[December 1, 2003]