

State: Arkansas **Filing Company:** ReliaStar Life Insurance Company
TOI/Sub-TOI: L07I Individual Life - Whole/L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: Endorsements E-1454 & E-1455
Project Name/Number: Endorsements E-1454 & E-1455/Endorsements E-1454 & E-1455

Filing at a Glance

Company: ReliaStar Life Insurance Company
Product Name: Endorsements E-1454 & E-1455
State: Arkansas
TOI: L07I Individual Life - Whole
Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 12/12/2012
SERFF Tr Num: INGD-128777434
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: ENDORSEMENTS E-1454 & E-1455

Implementation: On Approval
Date Requested:
Author(s): Wendy Paquin, Terry Stumpf, Jackie Williams, Tonya Gallatin
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/18/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** ReliaStar Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Endorsements E-1454 & E-1455
Project Name/Number: Endorsements E-1454 & E-1455/Endorsements E-1454 & E-1455

General Information

Project Name: Endorsements E-1454 & E-1455	Status of Filing in Domicile: Authorized
Project Number: Endorsements E-1454 & E-1455	Date Approved in Domicile: 12/10/2012
Requested Filing Mode: Review & Approval	Domicile Status Comments: This filing was approved by the Interstate Compact of which Minnesota, our state of domicile, is a member state.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 12/18/2012
	State Status Changed: 12/18/2012
Deemer Date:	Created By: Tonya Gallatin
Submitted By: Tonya Gallatin	Corresponding Filing Tracking Number:

Filing Description:
 Insurance Commissioner
 Department of Insurance
 Compliance Life & Health
 1200 West Third Street
 Little Rock, Arkansas 72201-1904

Re: ReliaStar Life Insurance Company
 NAIC #67105 FEIN #41-0451140

Form Number: E-1454-01/13 Nonforfeiture Options Upon Default Endorsement
 E-1455-01/13 Endowment Benefit Endorsement

Attention Policy Form Approval Division:

We submit the above referenced forms for your review and approval. These forms do not replace any previously approved form.

The forms do not contain any unusual or controversial items from the standpoint of industry standards.

The information bracketed in the forms is subject to change.

Form E-1454-01/13, Nonforfeiture Options Upon Default Endorsement, will be attached to our Whole Life Insurance Policy, 1316-10/12 LB, which was approved by your department on October 15, 2012, under SERFF Tracking Number INGD-128096023. The Endorsement adds language about what happens when any premium payment is not paid by the end of the Grace Period.

Form E-1455-01/13, Endowment Benefit Endorsement, will be attached to all three Whole Life Insurance Policies, 1316-10/12 LB, 1316-10/12 GB, and 1316-10/12 MB, which were approved by your department on October 15, 2012, under SERFF Tracking Number INGD-128096023. This Endorsement endows the policy if the insured is alive at Age 121.

Unless otherwise informed, we reserve the right to alter the layout of the enclosed forms, including sequential ordering of the sections, color, and type font and size, and any changes necessary to comply with your standards, but we will only do so if

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such changes are within the allowable parameters or requirements set forth in your standards.

To the best of our knowledge, the forms comply with the laws and regulations of the insurance department of your state.

Sincerely,

Tonya Gallatin
 Contract Analyst
 (612) 342-3828
 (612) 342-7531 (fax)
 tonya.gallatin@us.ing.com

Company and Contact

Filing Contact Information

Tonya Gallatin, Contract Analyst tonya.gallatin@us.ing.com
 20 Washington Ave South 612-342-3828 [Phone]
 Minneapolis, MN 55401

Filing Company Information

ReliaStar Life Insurance Company	CoCode: 67105	State of Domicile: Minnesota
20 Washington Avenue South	Group Code: 229	Company Type:
Minneapolis, MN 55401	Group Name:	State ID Number:
(860) 654-8065 ext. [Phone]	FEIN Number: 41-0451140	

Filing Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? Yes
 Fee Explanation: \$125 per filing (retaliatory)
 Per Company: No

Company	Amount	Date Processed	Transaction #
ReliaStar Life Insurance Company	\$125.00	12/12/2012	65665855

SERFF Tracking #: INGD-128777434

State Tracking #:

Company Tracking #:

ENDORSEMENTS E-1454 & E-1455

State: Arkansas

Filing Company:

ReliaStar Life Insurance Company

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

Product Name: Endorsements E-1454 & E-1455

Project Name/Number: Endorsements E-1454 & E-1455/Endorsements E-1454 & E-1455

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/18/2012	12/18/2012

State: Arkansas **Filing Company:** ReliaStar Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
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Disposition

Disposition Date: 12/18/2012

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		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Nonforfeiture Options Upon Default Endorsement		Yes
Form	Endowment Benefit Endorsement		Yes

State: Arkansas **Filing Company:** ReliaStar 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		Nonforfeiture Options Upon Default Endorsement	E-1454-01/13	POLA	Initial		50.000	E-1454 Nonforfeiture Endorsement.pdf
2		Endowment Benefit Endorsement	E-1455-01/13	POLA	Initial		50.000	E-1455 Endowment Benefit Endorsement.pdf

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

NONFORFEITURE OPTIONS UPON DEFAULT ENDORSEMENT

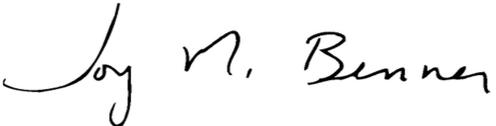
This Nonforfeiture Options Upon Default Endorsement ("Endorsement") is part of the policy to which it is attached (the "Policy"). Unless expressly changed by this Endorsement, the terms and conditions of the Policy remain the same and apply to this Endorsement. The Endorsement effective date is the date of issue of the Policy. The owner of the Policy is the owner of this Endorsement.

NONFORFEITURE OPTIONS UPON DEFAULT

Any premium not paid by the end of its Grace Period will result in default. The date of default is the date on which the unpaid premium was due. No later than 60 days after default and before the death of the Insured, you may elect to surrender the policy for its Cash Surrender Value or continue the policy as reduced paid-up insurance. If the policy has a Cash Surrender Value greater than or equal to the Minimum Reduced Paid-Up Premium, this policy will continue as reduced paid-up insurance if you have made no other election. If not, we will pay to you the Cash Surrender Value, if any.

Signed for the Company by:


Donald W. Britton
President


Joy M. Benner
Secretary

RELIASTAR LIFE INSURANCE COMPANY

[Home Office: 20 Washington Avenue South, Minneapolis, Minnesota 55401
Customer Service Center: P.O. Box 5011, Minot, North Dakota 58702-5011
Toll Free Number: 1 (877) 886-5050]

ENDOWMENT BENEFIT ENDORSEMENT

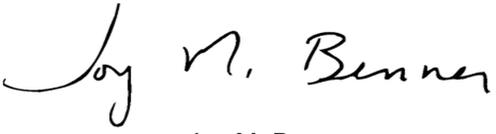
This Endowment Benefit Endorsement ("Endorsement") is part of the policy to which it is attached (the "Policy"). Unless expressly changed by this Endorsement, the terms and conditions of the Policy remain the same and apply to this Endorsement. The Endorsement effective date is the date of issue of the Policy. The owner of the Policy is the owner of this Endorsement.

ENDOWMENT BENEFIT

This policy will endow on the policy anniversary coinciding with or immediately following the Insured's 121st birthday. If this policy is in force at that time, this policy will terminate and we will pay you the Cash Surrender Value.

Signed for the Company by:


Donald W. Britton
President


Joy M. Benner
Secretary

RELIASTAR LIFE INSURANCE COMPANY

[Home Office: 20 Washington Avenue South, Minneapolis, Minnesota 55401
Customer Service Center: P.O. Box 5011, Minot, North Dakota 58702-5011
Toll Free Number: 1 (877) 886-5050]

SERFF Tracking #:

INGD-128777434

State Tracking #:

Company Tracking #:

ENDORSEMENTS E-1454 & E-1455

State:

Arkansas

Filing Company:

ReliaStar Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

Endorsements E-1454 & E-1455

Project Name/Number:

Endorsements E-1454 & E-1455/Endorsements E-1454 & E-1455

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
AR 1315 Certification Reg 19 and 49.pdf			
E-1454 & E-1455 Flesch Readability Certification.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
E-1454 & E-1455 SOV.pdf			

**ARKANSAS
CERTIFICATION**

Re: E-1454-01/13 Nonforfeiture Options Upon Default Endorsement
E-1455-01/13 Endowment Benefit Endorsement

As an officer of ReliaStar Life Insurance Company, I hereby certify that this submission meets the provisions of Rule 19 Unfair Sex Discrimination in the Sale of Insurance, Rule and Regulation 49 Life and Health Insurance Guaranty Association Notices and all applicable requirements of the Arkansas Insurance Department.

RELIASTAR LIFE INSURANCE COMPANY

By: 

Terry Stumpf, Assistant Secretary

Date: December 5, 2012

**RELIASTAR LIFE INSURANCE COMPANY
Minneapolis, Minnesota**

FLESCH READABILITY CERTIFICATE

I certify that the Certificate form included in this submission has been printed in not less than ten point type.

The style, arrangement and overall appearance of the form gives no undue prominence to any portion of the text of the form.

The section titles are captioned in bold face type. The layout and spacing of the form separate the paragraphs from each other and from the border of the paper.

Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in this form.

Flesch Scale Reading Ease Score

I have supervised the computation of the Flesch scale reading ease score of this form, using the complete text of the form except for headings, indexes and tabular material, and the scores are listed below.

The readability score was calculated by computer. The software used for this calculation was Microsoft Word.

Form Number	Flesch Reading Ease Scores
E-1454-01/13	50.0
E-1455-01/13	50.0

Signed



Terry Stumpf
Assistant Secretary

Date:

December 11, 2012

ReliaStar Life Insurance Company

STATEMENT OF VARIABILITY

Nonforfeiture Options Upon Default Endorsement

Form Numbers: E-1454-01/13, E-1455-01/13

The Statement of Variability will be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

This document will address the variability of the following factors found in the form.

<u>FACTOR</u>	
Company Officer's Names, Titles and Signatures	Shown in brackets because of changes in personnel for future issues. In the event of such change, any new name, title or signature utilized will be of an officer of the company.
Home Office, ING Customer Service Center	Shown in brackets as these items could change for future issues. In the event of such a change, the new address and/or contact information will be referenced in these fields.