

State: Arkansas **Filing Company:** The Savings Bank Life Insurance Company of Massachusetts
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: Revised Actuarial Memo - UL policy
Project Name/Number: /

Filing at a Glance

Company: The Savings Bank Life Insurance Company of Massachusetts
 Product Name: Revised Actuarial Memo - UL policy
 State: Arkansas
 TOI: L09I Individual Life - Flexible Premium Adjustable Life
 Sub-TOI: L09I.001 Single Life
 Filing Type: Form
 Date Submitted: 12/04/2012
 SERFF Tr Num: SBMS-128795327
 SERFF Status: Closed-Accepted For Informational Purposes
 State Tr Num:
 State Status: Closed-Accepted for Informational Purposes
 Co Tr Num:

Implementation
 Date Requested:
 Author(s): Jim Coady, Grant Ward, Dan LeBlanc, Christopher Wilkie
 Reviewer(s): Linda Bird (primary)
 Disposition Date: 12/07/2012
 Disposition Status: Accepted For Informational Purposes
 Implementation Date:

State Filing Description:

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General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: All states filed simultaneously
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 12/07/2012
 State Status Changed: 12/07/2012
 Deemer Date: Created By: Jim Coady
 Submitted By: Jim Coady Corresponding Filing Tracking Number:

Filing Description:
 INFORMATIONAL FILING – REVISION TO ACTUARIAL MEMO

This file is submitted as a revision to:
 File #: SBMS-127355665
 Action Date: 8/12/2011
 Policy Form: B-49

The purpose of this filing is to provide an updated Actuarial Memo. .

The only change in the memo is contained on page 4, Section V: Reserves, which shows a change in the valuation interest rate from 4% to 3.5%. There will be no additional changes to the file as approved under the above noted original filing as a result of this revision in the Actuarial Memo. This change will pertain only to newly issued policies. The nonforfeiture rate will not be changed at this time.

We appreciate receiving your approval of this file at your earliest convenience. If you have any questions regarding this submission, please contact us.

Company and Contact

Filing Contact Information

James Coady, Jcoady@SBLI.com
 1 Linscott Road 781-994-5410 [Phone]
 Woburn, MA 01801 781-994-4124 [FAX]

Filing Company Information

The Savings Bank Life Insurance Company of Massachusetts	CoCode: 70435	State of Domicile: Massachusetts
1 Linscott Road	Group Code: 4553	Company Type: Life
Woburn, MA 01801	Group Name:	State ID Number:
(781) 938-3500 ext. [Phone]	FEIN Number: 04-3117253	

Filing Fees

State: Arkansas **Filing Company:** The Savings Bank Life Insurance Company of Massachusetts
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Fee Required? Yes
 Fee Amount: \$75.00
 Retaliatory? Yes
 Fee Explanation: Domicile state (MA) fee = \$75.00
 Per Company: No

Company	Amount	Date Processed	Transaction #
The Savings Bank Life Insurance Company of Massachusetts	\$75.00	12/04/2012	65423465

SERFF Tracking #:

SBMS-128795327

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/07/2012	12/07/2012

SERFF Tracking #:

SBMS-128795327

State Tracking #:

Company Tracking #:

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Disposition

Disposition Date: 12/07/2012

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	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No