

SERFF Tracking Number: GARD-128315326 State: Arkansas
Filing Company: The Guardian Life Insurance Company of America State Tracking Number:
Company Tracking Number: 07-PTWL
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: PT L95 Reprice
Project Name/Number: CSO 2001 PT Whole Life/07-PTWL

Filing at a Glance

Company: The Guardian Life Insurance Company of America

Product Name: PT L95 Reprice SERFF Tr Num: GARD-128315326 State: Arkansas
TOI: L07I Individual Life - Whole SERFF Status: Closed-Accepted State Tr Num:
For Informational Purposes
Sub-TOI: L07I.101 Fixed/Indeterminate Co Tr Num: 07-PTWL State Status: Closed-Accepted for
Premium - Single Life Informational Purposes
Filing Type: Form Reviewer(s): Linda Bird
Disposition Date: 05/08/2012
Authors: Lisa Capella, Louis A Conte, Peter Diggins, Margaret Lewis-Forbes, John Monahan, Monica Wilson, Kathleen Tobin
Date Submitted: 05/02/2012 Disposition Status: Accepted For Informational Purposes
Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: CSO 2001 PT Whole Life

Project Number: 07-PTWL

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Kathleen Tobin

Filing Description:

Dear Director:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 05/08/2012

State Status Changed: 05/08/2012

Created By: Lisa Capella

Corresponding Filing Tracking Number:

We are submitting revised nonforfeiture and reserve memoranda applicable to our Pension Trust Whole Life Paid-up at Age 95 plan of insurance that was previously approved for use under Whole Life Insurance Policy, form 07-PTWL AR,

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on 7/17/07 (DOI File # 36306) for your Department's information only. These memoranda will replace the previously submitted material. We plan on introducing this form in August 2012, or upon approval, if later.

The reason for the revision is that we are repricing this plan of insurance. While these changes do not impact any policy language, it does affect the actuarial memoranda previously submitted. As such, we are updating these memoranda to reflect these changes. The changes will apply to new issues only and will not affect in force policies.

We are also extending the use of endorsement form 11-LVP WL, entitled "Modification of Policy Provisions", which amends the Loan Value provision of the policy to remove the restriction of not having a Loan Value in the 1st policy year. This endorsement was previously approved by your Department on 8/4/11 (DOI File 49394). This form will be used when 07-PTWL is issued under the Life Paid-Up at Age 95 plan.

We have enclosed actuarial memoranda that will be used when this endorsement is issued. The endorsement will be marketed with an illustration, and we have enclosed all applicable certifications, transmittal forms, filing fees, etc. for this filing.

The enclosed form will be laser-emitted or pre-printed with the language identical to that approved by your state. We reserve the right to change duplex printing, line location of sentences and words, and the type font (but not the point size) of the form without resubmitting it for approval.

I hope this information is satisfactory and that we may receive your Department's approval of this submission at your earliest convenience. If you have any questions or concerns over this submission, please feel free to contact me at (212) 598-7436, or via SERFF.

Sincerely,

Pete Diggins
Director, Individual Life Product Filing and Compliance

State Narrative:

Company and Contact

Filing Contact Information

Lisa Capella, Specialist
7 Hanover Square

lcapella@glic.com
212-598-1321 [Phone]

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New York, NY 10004 212-919-2592 [FAX]

Filing Company Information

The Guardian Life Insurance Company of America CoCode: 64246 State of Domicile: New York
 7 Hanover Square Group Code: 429 Company Type: Life
 New York, NY 10004 Group Name: State ID Number:
 (212) 598-8704 ext. [Phone] FEIN Number: 13-5123390

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Guardian Life Insurance Company of America	\$50.00	05/02/2012	58884711

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		05/08/2012	05/08/2012

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Disposition Date: 05/08/2012

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Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: Certificate of Compliance with Rule 19 and 49.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: not applicable for this informational filing		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Acturial Memo		
Comments:		
Attachments: PT L95 nonforfeiture AM.pdf PT L95 reserve memo.pdf		



**Certificate of Compliance with
Arkansas Rule and Regulation 19 and 49**

Insurer: The Guardian Life Insurance Company of America

Form 07-PTWL AR (PT L95 plan)

Number(s):

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19 and 49.

A handwritten signature in black ink, appearing to read 'Pete Diggins', with a long horizontal flourish extending to the right.

Signature of Company Officer
Pete Diggins

Name
Director, Individual Life – Product Filings
and Compliance
May 2, 2012

Date