

State: Arkansas **Filing Company:** Liberty Bankers Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Child Rider Re-file
Project Name/Number: /

Filing at a Glance

Company: Liberty Bankers Life Insurance Company
 Product Name: Child Rider Re-file
 State: Arkansas
 TOI: L071 Individual Life - Whole
 Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Filing Type: Form
 Date Submitted: 08/09/2012
 SERFF Tr Num: LBLI-128626643
 SERFF Status: Closed-Approved-Closed
 State Tr Num:
 State Status: Approved-Closed
 Co Tr Num:

Implementation
 Date Requested:
 Author(s): Chad Leiding
 Reviewer(s): Linda Bird (primary)
 Disposition Date: 08/16/2012
 Disposition Status: Approved-Closed
 Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Liberty Bankers Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Child Rider Re-file
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 08/16/2012
 State Status Changed: 08/16/2012
 Deemer Date: Created By: Chad Leiding
 Submitted By: Chad Leiding Corresponding Filing Tracking Number:

Filing Description:

This form is being submitted for your review and approval. This form will replace LBL-CHILD-0408 previously approved by your department. (SERFF filing #LBLI-125599290, approved on 4/18/08)

This Insured Child provision has been expanded to also allow coverage for applicant's who have legal guardianship over a child.

This rider had not been changed in any other way except for the above.

LBL-CHILD-0812 is a standard convertible level term insurance children's rider. Benefits are payable to age 25. Before the child reaches age 25, the policy may be converted to a permanent life insurance policy without proof of insurability. The Annual premium is \$39.00, the monthly premium is \$3.49.

This rider will be used with previously approved policy forms LBL SIWL (0806), LBL-WL-POL-0407, LBL Term20-0607, LBL Term20-RPU-0607, LBL TERM70/20-RPU-0110, LBL-TERM-0211, and LBL-LPL-1009.

To the best of our knowledge, this filing is complete, does not contain any unusual that may differ from industry standards and is intended to comply with the insurance laws of your jurisdiction.

Company and Contact

Filing Contact Information

Chad Leiding, V.P Compliance chad.leiding@libertybankerslife.com
 1800 Valley View Lane 469-522-4332 [Phone]
 Suite 300 469-522-4380 [FAX]
 Dallas, TX 75234

Filing Company Information

Liberty Bankers Life Insurance CoCode: 68543 State of Domicile: Oklahoma
 Company Group Code: 3436 Company Type: LAH
 1800 Valley View Lane Group Name: State ID Number:
 Suite 300 FEIN Number: 25-1093227
 Dallas, TX 75234
 (469) 522-4332 ext. [Phone]

State: Arkansas **Filing Company:** Liberty Bankers Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Child Rider Re-file
Project Name/Number: /

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? Yes
 Fee Explanation: Oklahoma
 Per Company: No

Company	Amount	Date Processed	Transaction #
Liberty Bankers Life Insurance Company	\$25.00	08/09/2012	61546823
Liberty Bankers Life Insurance Company	\$25.00	08/10/2012	61592146

SERFF Tracking #:

LBLI-128626643

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Liberty Bankers Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

Child Rider Re-file

Project Name/Number:

/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/16/2012	08/16/2012

SERFF Tracking #:

LBLI-128626643

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Liberty Bankers Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

Child Rider Re-file

Project Name/Number:

/

Disposition

Disposition Date: 08/16/2012

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		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Rider		Yes

SERFF Tracking #:

LBLI-128626643

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

Liberty Bankers Life Insurance Company

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

Product Name: Child Rider Re-file

Project Name/Number: /

Form Schedule

Lead Form Number: LBL-CHILD-0812

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		LBL-CHILD-0812	POLA	Rider	Initial:	60.600	LBL-CHILD-0812 - Child Rider.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

CHILDREN'S BENEFIT RIDER
(Level Term Insurance to Age 25, Convertible)
\$5,000 Per Unit
_____ Unit (s)

The Effective Date of this Agreement is the Date of Policy if attached when the Policy was issued. The number of units insured is shown on the Schedule Page. If added later, the Effective Date and number of units of this Agreement are shown above.

The consideration for this Agreement is the application and payment of the Initial Premium. A like sum is payable on each Due Date until this Agreement ends.

We will pay the Sum Insured (units in force) to your Child's Beneficiary immediately after these conditions are met:

1. We receive due proof of the death of an Insured Child.
2. Death occurs while this Agreement is in force for that Child.

SUM INSURED

For each unit of this Agreement:

The Sum Insured on each Insured Child is \$5,000.

DEFINITIONS

Wherever used in this Agreement:

"Insured Child" – means each child of yours (including each stepchild, legally adopted child, and children of which you have legal guardianship) who, unless excluded in this Agreement:

1. Is named on the application for this Agreement and has not reached the 18th birthday on the Agreement Effective Date; or
2. Is born to you after the Agreement Effective Date.

Any child you legally adopt after the Agreement Effective Date may be insured by this Agreement without additional charge, after written request to us and subject to our approval. No child will be insured until 15 days old. In no case will the insurance on an Insured Child continue after the next Policy anniversary following the child's 25th birthday.

"Child's Beneficiary" – means you, if living, otherwise your Spouse, if living, otherwise the estate of the deceased Insured Child. You can change this. (See the "Beneficiary" provision of the attached Policy).

"Owner" – (a) During your lifetime, it means the Owner of the Policy; (b) After your death and if your Spouse survives, it means your Spouse; (c) After the death of you both, it means any surviving Insured Child, but only with respect to the term insurance on his or her life.

In the event of your death while the policy and this rider are in force, any insurance then provided by this rider shall become paid-up term insurance expiring on the life of each insured child on the same date it would have expired had you not died.

CONVERSION PRIVILEGE

1. While this Agreement is in force, the insurance on any Insured Child may be exchanged for a permanent life plan in the same amount. No proof of insurability is needed.
2. At the following special times, the new policy amount may be up to five (5) times the Sum Insured in this Agreement:
 - (a) For conversion effective within 31 days after the next Policy Anniversary following the Insured Child's 25th birthday; or
 - (b) Upon written application to us within 31 days after the date of marriage if prior to the Insured Child's 25th birthday.
3. The new policy will be dated with the date of exchange. If so:
 - (a) The new premiums will be based on the classification used in this Agreement for the Child's attained age. The premium will be at the rates then in use by us.
 - (b) Any extra benefits may be added to the new policy only with our consent.
4. If this Agreement is in force on a paid-up basis due to your death, the insurance on any person then insured may be converted to any permanent life plan. The new policy amount may not be more than the amount of paid-up insurance. The request must be written and include surrender of that person's paid-up insurance. Premiums will be charged on the new permanent life plan.

TERMINATION

This rider automatically terminates on the occurrence of the earliest of the following:

1. On the Policy anniversary on or following the Insured's 25th birthday; or
2. Any premium remains unpaid beyond the grace period; or
3. Your written request received by Us at Our Home Office.

When coverage is scheduled to terminate on a given date, it will terminate at 12:00 midnight at the end of that day. We will return to You any premium payment for this rider received by Us past the termination date.



President



Corporate Secretary

SERFF Tracking #:

LBLI-128626643

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Liberty Bankers Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

Child Rider Re-file

Project Name/Number:

/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
AR CERTIFICIATION.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	Previously approved applications LBL-SIM-APP-0911 approved on 10/6/11 LBL-WL-APP (0811) approved on 10/6/11 LBL-HS-APP-0911 approved on 10/6/2011		

CERTIFICATION

Company Name: Liberty Bankers Life Insurance Company

I hereby certify that the forms included in this submission and company procedures meet the requirements of Regulation 19, 49, and AR 23-79-138 as well as all applicable requirements of the Arkansas Insurance Department.



Chad Leiding
Vice President Compliance

8/9/12

Date