

State: Arkansas **Filing Company:** The Guardian Life Insurance Company of America
TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
Product Name: Revised Life Settlement Option
Project Name/Number: Revised Settlement Option/9696AR

Filing at a Glance

Company: The Guardian Life Insurance Company of America
Product Name: Revised Life Settlement Option
State: Arkansas
TOI: L04G Group Life - Term
Sub-TOI: L04G.500 Other
Filing Type: Form
Date Submitted: 08/30/2012
SERFF Tr Num: GARD-128593887
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 9696AR

Implementation
Date Requested:
Author(s): Victoria Arama, Marilyn Young, Gina Giaquinto
Reviewer(s): Linda Bird (primary)
Disposition Date: 09/07/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: The Guardian Life Insurance Company of America
 TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
 Product Name: Revised Life Settlement Option
 Project Name/Number: Revised Settlement Option/9696AR

General Information

Project Name: Revised Settlement Option Status of Filing in Domicile: Not Filed
 Project Number: 9696AR Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Small and Large
 Group Market Type: Employer, Association, Trust Overall Rate Impact:
 Filing Status Changed: 09/07/2012 Deemer Date:
 State Status Changed: 09/07/2012 Submitted By: Marilyn Young
 Created By: Gina Giaquinto
 Corresponding Filing Tracking Number:

Filing Description:

The captioned forms are being submitted to your Department for review and approval for use in the state of Arkansas by The Guardian Life Insurance Company of America ("Company"). These forms will be used with the Company's group policy and certificate insert forms GP-1 et al and CGP-3 et al, currently on file with your Department.

The forms in this filing are regarding Employee and Dependent Basic and Optional Group Life Insurance benefits. The new forms modify the "Settlement Option" provision under these coverages.

The captioned forms are new and are being submitted in a final, printed state for filing purposes. Variable Memorandum is outlined and explained in the supporting documents section.

Your early consideration of this submission is greatly appreciated.

Company and Contact

Filing Contact Information

Gina Giaquinto, Contract Analyst Gina_Giaquinto@glic.com
 7 Hanover Square 212-919-8794 [Phone]
 New York, NY 10004 212-919-9336 [FAX]

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$80.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

State: Arkansas **Filing Company:** The Guardian Life Insurance Company of America
TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
Product Name: Revised Life Settlement Option
Project Name/Number: Revised Settlement Option/9696AR

Company	Amount	Date Processed	Transaction #
The Guardian Life Insurance Company of America	\$80.00	08/30/2012	62146289
The Guardian Life Insurance Company of America	\$120.00	09/04/2012	62247274

SERFF Tracking #:

GARD-128593887

State Tracking #:**Company Tracking #:**

9696AR

State:

Arkansas

Filing Company:

The Guardian Life Insurance Company of America

TOI/Sub-TOI:

L04G Group Life - Term/L04G.500 Other

Product Name:

Revised Life Settlement Option

Project Name/Number:

Revised Settlement Option/9696AR

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/07/2012	09/07/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Linda Bird	09/07/2012	09/07/2012
Pending Industry Response	Linda Bird	09/04/2012	09/04/2012

Response Letters

Responded By	Created On	Date Submitted
Gina Giaquinto	09/07/2012	09/07/2012
Marilyn Young	09/04/2012	09/04/2012

SERFF Tracking #:

GARD-128593887

State Tracking #:**Company Tracking #:**

9696AR

State:

Arkansas

Filing Company:

The Guardian Life Insurance Company of America

TOI/Sub-TOI:

L04G Group Life - Term/L04G.500 Other

Product Name:

Revised Life Settlement Option

Project Name/Number:

Revised Settlement Option/9696AR

Disposition

Disposition Date: 09/07/2012

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 (revised)	Variable Memorandum		Yes
Supporting Document	Variable Memorandum	Replaced	Yes
Supporting Document	Arkansas Fee Schedule		Yes
Form	Policy Amendment		Yes
Form	Policy Amendement		Yes
Form	Certificate Amen		Yes
Form	Certificate Amendment		Yes

State: Arkansas **Filing Company:** The Guardian Life Insurance Company of America
TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
Product Name: Revised Life Settlement Option
Project Name/Number: Revised Settlement Option/9696AR

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/07/2012
Submitted Date	09/07/2012
Respond By Date	10/08/2012

Dear Gina Giaquinto,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

Comments:

The Variable Memorandum was not submitted in the supporting documents section.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,
Linda Bird

SERFF Tracking #:

GARD-128593887

State Tracking #:

Company Tracking #:

9696AR

State:

Arkansas

Filing Company:

The Guardian Life Insurance Company of America

TOI/Sub-TOI:

L04G Group Life - Term/L04G.500 Other

Product Name:

Revised Life Settlement Option

Project Name/Number:

Revised Settlement Option/9696AR

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/07/2012
Submitted Date	09/07/2012

Dear Linda Bird,

Introduction:

Please see the Company's response to the objection on the Group Life forms.

Response 1

Comments:

Please excuse this error, the forms have been attached under the supporting documentation tab.

Related Objection 1

Comments:

The Variable Memorandum was not submitted in the supporting documents section.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Variable Memorandum

Comment: See attached

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

The Company thanks you for your review of our response.

Sincerely,

Gina Giaquinto

State: Arkansas **Filing Company:** The Guardian Life Insurance Company of America
TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
Product Name: Revised Life Settlement Option
Project Name/Number: Revised Settlement Option/9696AR

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/04/2012
Submitted Date	09/04/2012
Respond By Date	10/04/2012

Dear Gina Giaquinto,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

Comments:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$120.00 is received.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

*Sincerely,
Linda Bird*

State: Arkansas **Filing Company:** The Guardian Life Insurance Company of America
TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
Product Name: Revised Life Settlement Option
Project Name/Number: Revised Settlement Option/9696AR

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/04/2012
Submitted Date	09/04/2012

Dear Linda Bird,

Introduction:

Response 1

Comments:

The additional filing fee has been submit

Related Objection 1

Comments:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$120.00 is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Marilyn Young

State: Arkansas
TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
Product Name: Revised Life Settlement Option
Project Name/Number: Revised Settlement Option/9696AR

Filing Company: The Guardian Life Insurance Company of America

Form Schedule

Lead Form Number: GP-1-A-BLSO-12							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		GP-1-A-BLSO-12	POLA	Policy Amendment	Initial:	52.600	GP-1-A-BLSO-12 _v1, 08-03-2012_.pdf
2		GP-1-A-OLSO-12	POLA	Policy Amendement	Initial:	52.600	GP-1-A-OLSO-12 _v1, 08-03-2012_.pdf
3		CGP-3-A-BLSO-12	CERA	Certificate Amen	Initial:	47.000	CGP-3-A-BLSO-12 _v1, 08-03-2012_.pdf
4		CGP-3-A-OLSO-12	CERA	Certificate Amendment	Initial:	47.000	CGP-3-A-OLSO-12 _v1, 08-03-2012_.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

ATTACHED TO AND MADE PART OF GROUP INSURANCE POLICY NO. G ¹[-(99999999)]

issued by

The Guardian Life Insurance Company of America

(herein called the Insurance Company)

to

¹[**ABC Company**]

(herein called the Policyholder)

Effective ¹[January 1, 2012], the rider amends this Policy's Employee ²[Dependent] Basic Life "Settlement Option" provision as follows:

Settlement Option: Unless otherwise elected by the certificate holder or beneficiary, benefits will be paid in a single lump sum check. We may make other options available in addition to the single check option.

This rider is part of this plan. Except as stated in this rider, nothing contained in this rider changes or affects any other terms of this plan.

¹[Dated at New York This First Day of January, 2012

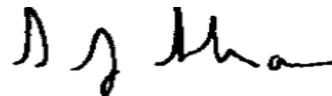
ABC Company

Full or Corporate Name of Policyholder

Witness BY: _____
Signature And Title]

The Guardian Life Insurance Company of America

³[



Vice President, Risk Management & Chief Actuary, Group Insurance]

ATTACHED TO AND MADE PART OF GROUP INSURANCE POLICY NO. G ¹[-(99999999)]

issued by

The Guardian Life Insurance Company of America

(herein called the Insurance Company)

to

¹[**ABC Company**]

(herein called the Policyholder)

Effective ¹[January 1, 2012], the rider amends this Policy's Employee ²[Dependent] Optional Life "Settlement Option" provision as follows:

Settlement Option: Unless otherwise elected by the certificate holder or beneficiary, benefits will be paid in a single lump sum check. We may make other options available in addition to the single check option.

This rider is part of this plan. Except as stated in this rider, nothing contained in this rider changes or affects any other terms of this plan.

¹[Dated at New York This First Day of January, 2012

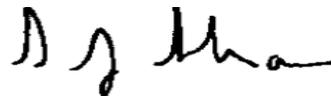
ABC Company

Full or Corporate Name of Policyholder

Witness BY: _____]
Signature And Title

The Guardian Life Insurance Company of America

³ [



Vice President, Risk Management & Chief Actuary, Group Insurance]

CERTIFICATE AMENDMENT

This plan's Employee ²[Dependent] Basic Life "Settlement Option" provision of the Life Certificate is modified as follows:

Settlement Option: Unless otherwise elected by the certificate holder or beneficiary, benefits will be paid in a single lump sum check. We may make other options available in addition to the single check option.

This rider is part of this certificate. Except as stated in this rider, nothing contained in this rider changes or affects any other terms of this certificate.

The Guardian Life Insurance Company of America

³[

SPECIMEN


Vice President, Risk Management & Chief Actuary, Group Insurance]

CERTIFICATE AMENDMENT

This plan's Employee ²[Dependent] Optional Life "Settlement Option" provision is modified as follows:

Settlement Option: Unless otherwise elected by the certificate holder or beneficiary, benefits will be paid in a single lump sum check. We may make other options available in addition to the single check option.

This rider is part of this certificate. Except as stated in this rider, nothing contained in this rider changes or affects any other terms of this certificate.

The Guardian Life Insurance Company of America

³[

SPECIMEN


Vice President, Risk Management & Chief Actuary, Group Insurance]

SERFF Tracking #:

GARD-128593887

State Tracking #:

Company Tracking #:

9696AR

State: Arkansas

Filing Company:

The Guardian Life Insurance Company of America

TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other

Product Name: Revised Life Settlement Option

Project Name/Number: Revised Settlement Option/9696AR

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Certification of Readability.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Variable Memorandum		
Comments:	See attached		
Attachment(s):			
Variable Memorandum BL _v1, 08-03-2012_.pdf			
Variable Memorandum OL _v1, 08-03-2012_.pdf			

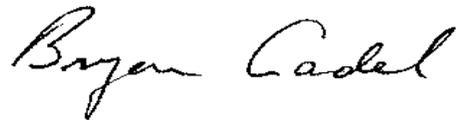
		Item Status:	Status Date:
Satisfied - Item:	Arkansas Fee Schedule		
Comments:			
Attachment(s):			
AR Fee Schedule.pdf			

CERTIFICATION OF READABILITY

Form number(s): GP-1-A-BLSO-12, CGP-3-A-BLSO-12, GP-1-A-OLSO-12, CGP-3-A-OLSO-12.

The undersigned individuals have carefully reviewed, and know the contents of, the filing submitted herewith, and except as qualified, do hereby certify the following:

1. The said form(s) meet the minimum reading ease requirements of your jurisdiction.
2. The captioned form(s) have a Flesch reading ease test score of at least 40 with no exemptions.
3. The said form(s) are printed in 10-point or larger type.



(Signature of Officer)
2nd Vice President

Date: 8/6/12

Variable Memorandum

GP-1-A-BLSO-12 and CGP-3-A-BLSO-12

- (1) This text is illustrative and may vary on a case by case basis.
- (2) This term will be deleted if this plan does not provide coverage for dependents. In the event both employee and dependent coverage is used, when printed the word "and" will appear before the text in #2.
- (3) The name and designation of the Guardian Officer may change.

Variable Memorandum

GP-1-A-OLSO-12 and CGP-3-A-OLSO-12

- (1) This text is illustrative and may vary on a case by case basis.
- (2) This term will be deleted if this plan does not provide coverage for dependents. In the event both employee and dependent coverage is used, when printed the word "and" will appear before the text in #2.
- (3) The name and designation of the Guardian Officer may change.



ARKANSAS INSURANCE DEPARTMENT

400 University Tower Building
1123 South University Ave.
Little Rock Arkansas 72204

501-686-2900

Lee Douglass
Insurance Commissioner

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

Company Name: The Guardian Life Insurance Company of America
Company NAIC Code: 64246
Company Contact Person & Telephone #: Gina Giaquinto 212-919-8794
Form Number(s):

* INSURANCE DEPARTMENT USE ONLY *
* ANALYST: AMOUNT: ROUTE SLIP: *

ALL FEES ARE PER EACH INSURER, PER ANNUAL STATEMENT LINE OF BUSINESS, UNLESS OTHERWISE INDICATED.

FEE SCHEDULE FOR ADMITTED INSURERS

RATE/FORM FILINGS

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing. * x \$50 = **Retaliatory

Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing, per each insurer. * x \$50 = **Retaliatory

Life and/or Disability Policy, Contract or Annuity Forms: Filing and review of each certificate, rider, endorsement or application if each is filed separately from the basic form. * 4 x \$20 = \$80 **Retaliatory

Policy and contract forms, all lines, filing corrections in previously filed policy and contract forms. * x \$20 = **Retaliatory

Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer. * x \$25 = **Retaliatory

AMEND CERTIFICATE OF AUTHORITY

Review and processing of information to amend an Insurer's Certificate of Authority.

* _____ x \$400 = _____

Filing to amend Certificate of Authority.

*** _____ x \$100 = _____

***THESE FEES ARE PAYABLE UNDER THE NEW FEE SCHEDULE AS OUTLINED UNDER RULE AND REGULATION 57.**

****THESE FEES ARE PAYABLE UNDER THE OLD FEE SCHEDULE AS OUTLINED UNDER ARK. CODE ANN. 23-63-102, RETALIATORY TAX.**

*****THESE FEES ARE PAYABLE AS REQUIRED IN ARK. ANN. §23-61-401.**

SERFF Tracking #:

GARD-128593887

State Tracking #:**Company Tracking #:**

9696AR

State:

Arkansas

Filing Company:

The Guardian Life Insurance Company of America

TOI/Sub-TOI:

L04G Group Life - Term/L04G.500 Other

Product Name:

Revised Life Settlement Option

Project Name/Number:

Revised Settlement Option/9696AR

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/24/2012	Supporting Document	Variable Memorandum	09/07/2012	