

**State:** Arkansas **Filing Company:** Starmount Life Insurance Company  
**TOI/Sub-TOI:** L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life  
**Product Name:** SelectLife Rates  
**Project Name/Number:** /

## Filing at a Glance

Company: Starmount Life Insurance Company  
Product Name: SelectLife Rates  
State: Arkansas  
TOI: L071 Individual Life - Whole  
Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Filing Type: Form  
Date Submitted: 09/13/2012  
SERFF Tr Num: STAR-128680357  
SERFF Status: Closed-Filed-Closed  
State Tr Num:  
State Status: Filed-Closed  
Co Tr Num:  
  
Implementation: On Approval  
Date Requested:  
Author(s): Belle Lucas, Natka Varisco, Ruston Woolley, Jennifer LeGlue  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 09/20/2012  
Disposition Status: Filed-Closed  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas  
**TOI/Sub-TOI:** L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life  
**Product Name:** SelectLife Rates  
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**Filing Company:** Starmount Life Insurance Company

## General Information

Project Name: Status of Filing in Domicile: Not Filed  
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: 09/20/2012  
State Status Changed: 09/20/2012  
Deemer Date: Created By: Ruston Woolley  
Submitted By: Ruston Woolley Corresponding Filing Tracking Number:

### Filing Description:

Dear Sir/Madam:

We are submitting the enclosed documents as a filing for an increase in premium rates in our product SelectLife 51-001. All other product design features are identical to those of the form previously approved on 8-23-2006 (USPH-6SQJGM898/00-00/00-01/00) in the state of Arkansas. There is no change to the application.

Starmount Life Insurance Company will buy lists of recent mail order purchasers, use third party inserts, seek referrals from friends and/or family members of insureds, and use any other methods of direct marketing that the company may subsequently develop. In addition, the product may be marketed as standalone coverage to individuals in the worksite environment, through the Internet or other affinity marketing, such as associations. The application will also be placed on our website.

Thank you for your help. Please let me know if you need additional information, (225)400-9247 or rustonb@starmountlife.com.

Sincerely,

Ruston Woolley  
Compliance Specialist

## Company and Contact

### Filing Contact Information

Ruston Woolley, Compliance Specialist rustonb@starmountlife.com  
8485 Goodwood Blvd. 225-400-9247 [Phone]  
Baton Rouge, LA 70806-7878 225-610-1447 [FAX]

### Filing Company Information

Starmount Life Insurance CoCode: 68985 State of Domicile: Louisiana  
Company Group Code: Company Type:  
7800 Office Park Boulevard Group Name: State ID Number:  
Baton Rouge, LA 70809 FEIN Number: 72-0977315  
(225) 926-2888 ext. [Phone]

## Filing Fees

**State:** Arkansas **Filing Company:** Starmount Life Insurance Company  
**TOI/Sub-TOI:** L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life  
**Product Name:** SelectLife Rates  
**Project Name/Number:** /

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? Yes  
Fee Explanation:  
Per Company: No

Company	Amount	Date Processed	Transaction #
Starmount Life Insurance Company	\$100.00	09/13/2012	62663344

SERFF Tracking #:

STAR-128680357

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Starmount Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

SelectLife Rates

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/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	09/20/2012	09/20/2012

SERFF Tracking #:

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State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

Starmount Life Insurance Company

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Product Name: SelectLife Rates

Project Name/Number: /

## Disposition

Disposition Date: 09/20/2012

Implementation Date:

Status: Filed-Closed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Starmount Life Insurance Company	%	%				%	%

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

SERFF Tracking #:

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State: Arkansas

Filing Company:

Starmount Life Insurance Company

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

Product Name: SelectLife Rates

Project Name/Number: /

### Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Starmount Life Insurance Company	%	%				%	%

SERFF Tracking #:

STAR-128680357

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

Starmount Life Insurance Company

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### Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1		SelectLife Rates	51-001	Revised	Previous State Filing Number:	USPH-6SQJGM898/00-00/00-01/00	SelectLife Rates 9-2012.pdf
					Percent Rate Change Request:		

SelectLife all rates  
 David Lee  
 29-Aug-12

Rates are annual, Per thousand, excluding policy fee.

**BAND 1**

**BAND 2**

Issue Age	Male Nonsmoker	Male Smoker	Female Nonsmoker	Female Smoker	Issue Age	Male Nonsmoker	Male Smoker	Female Nonsmoker	Female Smoker
0	\$10.00	NA	\$9.50	NA	0	\$8.50	NA	\$8.00	NA
1	\$10.10	NA	\$9.60	NA	1	\$8.60	NA	\$8.10	NA
2	\$10.22	NA	\$9.72	NA	2	\$8.72	NA	\$8.22	NA
3	\$10.34	NA	\$9.84	NA	3	\$8.84	NA	\$8.34	NA
4	\$10.46	NA	\$9.96	NA	4	\$8.96	NA	\$8.46	NA
5	\$10.58	NA	\$10.08	NA	5	\$9.08	NA	\$8.58	NA
6	\$10.70	NA	\$10.20	NA	6	\$9.20	NA	\$8.70	NA
7	\$10.83	NA	\$10.33	NA	7	\$9.33	NA	\$8.83	NA
8	\$10.96	NA	\$10.46	NA	8	\$9.46	NA	\$8.96	NA
9	\$11.09	NA	\$10.59	NA	9	\$9.59	NA	\$9.09	NA
10	\$11.22	NA	\$10.72	NA	10	\$9.72	NA	\$9.22	NA
11	\$11.35	NA	\$10.85	NA	11	\$9.85	NA	\$9.35	NA
12	\$11.49	NA	\$10.99	NA	12	\$9.99	NA	\$9.49	NA
13	\$11.63	NA	\$11.13	NA	13	\$10.13	NA	\$9.63	NA
14	\$11.77	NA	\$11.27	NA	14	\$10.27	NA	\$9.77	NA
15	\$11.91	NA	\$11.41	NA	15	\$10.41	NA	\$9.91	NA
16	\$12.05	NA	\$11.55	NA	16	\$10.55	NA	\$10.05	NA
17	\$12.19	NA	\$11.69	NA	17	\$10.69	NA	\$10.19	NA
18	\$12.33	\$14.96	\$11.83	\$13.46	18	\$10.83	\$11.96	\$10.33	\$11.96
19	\$12.47	\$15.36	\$11.97	\$13.86	19	\$10.97	\$12.36	\$10.47	\$12.36
20	\$12.61	\$15.77	\$12.11	\$14.27	20	\$11.11	\$12.77	\$10.61	\$12.77
21	\$12.76	\$16.19	\$12.26	\$14.69	21	\$11.26	\$13.20	\$10.76	\$13.20
22	\$12.92	\$16.62	\$12.42	\$15.12	22	\$11.42	\$13.65	\$10.92	\$13.65
23	\$13.09	\$17.06	\$12.59	\$15.56	23	\$11.59	\$14.10	\$11.09	\$14.10
24	\$13.28	\$17.52	\$12.78	\$16.02	24	\$11.78	\$14.55	\$11.28	\$14.55
25	\$13.50	\$18.00	\$13.00	\$16.50	25	\$12.00	\$15.00	\$11.50	\$15.00
26	\$13.90	\$18.50	\$13.24	\$16.90	26	\$12.38	\$15.50	\$11.74	\$15.45
27	\$14.31	\$19.02	\$13.50	\$17.31	27	\$12.77	\$16.02	\$12.00	\$15.90
28	\$14.73	\$19.56	\$13.78	\$17.73	28	\$13.17	\$16.56	\$12.28	\$16.35
29	\$15.16	\$20.12	\$14.07	\$18.16	29	\$13.59	\$17.12	\$12.57	\$16.80
30	\$15.60	\$20.70	\$14.37	\$18.60	30	\$14.04	\$17.70	\$12.87	\$17.25
31	\$16.05	\$21.30	\$14.68	\$19.05	31	\$14.52	\$18.30	\$13.18	\$17.70
32	\$16.52	\$21.93	\$15.00	\$19.52	32	\$15.01	\$18.93	\$13.50	\$18.15
33	\$17.00	\$22.59	\$15.33	\$20.00	33	\$15.50	\$19.59	\$13.83	\$18.60
34	\$17.49	\$23.28	\$15.66	\$20.49	34	\$16.00	\$20.28	\$14.16	\$19.05

35	\$18.00	\$24.00	\$16.00	\$21.00	35	\$16.50	\$21.00	\$14.50	\$19.50
36	\$18.52	\$24.77	\$16.35	\$21.52	36	\$17.02	\$21.77	\$14.85	\$19.96
37	\$19.05	\$25.59	\$16.71	\$22.05	37	\$17.55	\$22.59	\$15.20	\$20.44
38	\$19.59	\$26.46	\$17.08	\$22.59	38	\$18.09	\$23.46	\$15.55	\$20.94
39	\$20.15	\$27.38	\$17.46	\$23.15	39	\$18.65	\$24.38	\$15.90	\$21.46
40	\$20.73	\$28.35	\$17.85	\$23.73	40	\$19.23	\$25.35	\$16.25	\$22.00
41	\$21.33	\$29.37	\$18.25	\$24.33	41	\$19.83	\$26.37	\$16.60	\$22.58
42	\$21.95	\$30.44	\$18.66	\$24.95	42	\$20.45	\$27.44	\$16.95	\$23.21
43	\$22.60	\$31.56	\$19.09	\$25.60	43	\$21.10	\$28.56	\$17.30	\$23.90
44	\$23.28	\$32.74	\$19.54	\$26.28	44	\$21.78	\$29.74	\$17.65	\$24.66
45	\$24.00	\$34.00	\$20.00	\$27.00	45	\$22.50	\$31.00	\$18.00	\$25.50
46	\$24.76	\$35.34	\$20.50	\$27.76	46	\$23.26	\$32.34	\$18.42	\$26.40
47	\$25.60	\$36.76	\$21.10	\$28.56	47	\$24.09	\$33.76	\$18.92	\$27.33
48	\$26.60	\$38.26	\$21.80	\$29.41	48	\$25.04	\$35.26	\$19.51	\$28.27
49	\$27.80	\$39.84	\$22.60	\$30.32	49	\$26.12	\$36.84	\$20.19	\$29.22
50	\$29.18	\$41.50	\$23.50	\$31.30	50	\$27.30	\$38.50	\$20.97	\$30.18
51	\$30.71	\$43.24	\$24.45	\$32.35	51	\$28.57	\$40.24	\$21.87	\$31.14
52	\$32.30	\$45.06	\$25.45	\$33.48	52	\$29.93	\$42.06	\$22.89	\$32.10
53	\$33.93	\$46.96	\$26.50	\$34.70	53	\$31.38	\$43.96	\$24.08	\$33.06
54	\$35.56	\$48.94	\$27.62	\$36.03	54	\$32.91	\$45.94	\$25.29	\$34.03
55	\$37.20	\$51.00	\$28.80	\$37.50	55	\$34.50	\$48.00	\$26.50	\$35.00
56	\$38.85	\$53.20	\$30.02	\$39.14	56	\$36.11	\$50.20	\$27.71	\$36.64
57	\$40.51	\$55.65	\$31.27	\$40.96	57	\$37.73	\$52.70	\$28.92	\$38.46
58	\$42.18	\$58.60	\$32.55	\$42.96	58	\$39.36	\$55.60	\$30.13	\$40.46
59	\$43.86	\$62.10	\$33.86	\$45.12	59	\$41.00	\$58.95	\$31.34	\$42.62
60	\$45.55	\$66.35	\$35.20	\$47.43	60	\$42.65	\$62.80	\$32.55	\$44.93
61	\$47.26	\$71.50	\$36.58	\$49.89	61	\$44.31	\$67.15	\$33.77	\$47.39
62	\$49.00	\$77.00	\$38.00	\$52.50	62	\$46.00	\$72.00	\$35.00	\$50.00
63	\$51.00	\$82.53	\$39.50	\$55.27	63	\$47.80	\$77.20	\$36.36	\$52.75
64	\$53.50	\$88.09	\$41.15	\$58.24	64	\$50.00	\$82.60	\$37.82	\$55.63
65	\$56.50	\$93.68	\$42.95	\$61.46	65	\$52.65	\$88.20	\$39.40	\$58.63
66	\$60.00	\$99.31	\$44.90	\$65.02	66	\$55.80	\$94.00	\$41.12	\$61.75
67	\$64.00	\$105.00	\$47.00	\$69.00	67	\$59.50	\$100.00	\$43.00	\$65.00
68	\$68.10	\$111.00	\$49.25	\$73.38	68	\$63.50	\$106.50	\$45.08	\$68.50
69	\$72.25	\$118.00	\$51.65	\$78.09	69	\$67.50	\$113.80	\$47.40	\$72.50
70	\$76.45	\$126.00	\$54.23	\$82.94	70	\$71.50	\$122.00	\$50.00	\$77.00
71	\$80.70	\$135.50	\$57.00	\$87.91	71	\$75.65	\$131.00	\$52.90	\$82.20
72	\$85.00	\$146.00	\$60.00	\$93.00	72	\$80.00	\$141.00	\$56.00	\$88.00
73	\$89.50	\$156.60	\$63.40	\$98.30	73	\$84.60	\$151.30	\$59.30	\$94.20
74	\$95.00	\$167.30	\$67.22	\$104.30	74	\$89.60	\$161.85	\$62.76	\$100.65
75	\$101.80	\$178.10	\$71.54	\$111.50	75	\$95.10	\$172.65	\$66.36	\$107.35
76	\$109.80	\$189.00	\$76.45	\$120.30	76	\$101.20	\$183.70	\$70.10	\$114.40
77	\$118.00	\$200.00	\$82.00	\$131.00	77	\$108.00	\$195.00	\$74.00	\$122.00
78	\$126.30	\$212.50	\$87.70	\$142.00	78	\$115.00	\$207.50	\$78.20	\$130.50
79	\$134.65	\$226.50	\$93.55	\$153.20	79	\$122.20	\$221.50	\$82.80	\$140.00
80	\$143.05	\$242.00	\$99.55	\$164.60	80	\$129.60	\$237.00	\$87.90	\$151.00
81	\$151.50	\$260.00	\$105.70	\$176.20	81	\$137.20	\$255.00	\$93.60	\$163.50
82	\$160.00	\$280.00	\$112.00	\$188.00	82	\$145.00	\$275.00	\$100.00	\$178.00
83	\$168.80	\$302.00	\$118.60	\$200.00	83	\$153.00	\$297.00	\$106.60	\$193.00
84	\$178.00	\$327.00	\$125.80	\$213.00	84	\$162.00	\$322.00	\$113.80	\$208.00
85	\$188.00	\$357.00	\$134.00	\$227.00	85	\$172.00	\$352.00	\$122.00	\$223.00

SERFF Tracking #:

STAR-128680357

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Starmount Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

SelectLife Rates

Project Name/Number:

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## Supporting Document Schedules

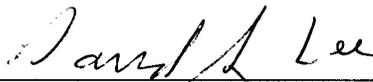
		Item Status:	Status Date:
Satisfied - Item:	Certification		
Comments:			
Attachment(s):			
Certif_Selectlife_091212.pdf			

**ACTUARIAL CERTIFICATION**

**FORM 51-001 (SELECTLIFE)**

I am a consulting actuary for Starmount Life Insurance Company. I was engaged by the Company to develop the new premiums that will be applied to new business on the above form. I have tested the cash value and reserve calculations before and after the change.

Based on the above testing, I certify that the cash values and reserves comply with the minimum nonforfeiture and valuation requirements of all states.

  
\_\_\_\_\_

David S. Lee FSA, MAAA  
Consulting Actuary for Starmount Life Insurance Company  
September 11, 2012

**ACTUARIAL CERTIFICATION**  
**FORM 51-001 (SELECTLIFE)**

I am a consulting actuary for Starmount Life Insurance Company. I was engaged by the Company to develop the new premiums that will be applied to new business on the above form. I have tested the cash value and reserve calculations before and after the change.

Based on the above testing, I certify that the cash values and reserves will not change on any policies as a result of the premium change.

  
\_\_\_\_\_

David S. Lee FSA, MAAA  
Consulting Actuary for Starmount Life Insurance Company  
September 11, 2012

**ACTUARIAL CERTIFICATION**

**FORM 51-001 (SELECTLIFE)**

I am a consulting actuary for Starmount Life Insurance Company. I was engaged by the Company to develop the new premiums that will be applied to new business on the above form. I have tested the cash value and reserve calculations before and after the change. Based on the above testing, the cash values and reserves do not change.

I certify that the forms are in compliance with Vermont Standard Nonforfeiture Law 8 VSA 3741-3749.

  
\_\_\_\_\_

David S. Lee FSA, MAAA  
Consulting Actuary for Starmount Life Insurance Company  
September 11, 2012