

State: Arkansas Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company  
 TOI/Sub-TOI: L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium  
 Product Name: FLA F1048E WITH ADDTL PLANS  
 Project Name/Number: /

### Filing at a Glance

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company  
 Product Name: FLA F1048E WITH ADDTL PLANS  
 State: Arkansas  
 TOI: L04I Individual Life - Term  
 Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium  
 Filing Type: Form  
 Date Submitted: 01/09/2013  
 SERFF Tr Num: PSEN-128826494  
 SERFF Status: Closed-Accepted For Informational Purposes  
 State Tr Num:  
 State Status: Closed-Accepted for Informational Purposes  
 Co Tr Num: FLA F1048E WITH ADDTL PLANS  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Barbara Ritzke, Deb Howver, Joanne Miller  
 Reviewer(s): Linda Bird (primary)  
 Disposition Date: 01/14/2013  
 Disposition Status: Accepted For Informational Purposes  
 Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company  
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**General Information**

Project Name: Status of Filing in Domicile:  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Informational Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 01/14/2013  
 State Status Changed: 01/14/2013  
 Deemer Date: Created By: Deb Howver  
 Submitted By: Joanne Miller Corresponding Filing Tracking Number:

Filing Description:

On behalf of Fidelity Life Association, A Legal Reserve Life Insurance Company, we are submitting this informational filing to advise that the Company would like to begin using its Application for Life Insurance form F1048E(03/12) (approved on 3/16/2012 under SERFF tracking number PSEN-128161088) with the following previously approved policy forms:

- Form F3500 AR - Graded Death Benefit Whole Life Policy approved on 12/15/2005 under SERFF tracking number SERT-6HZR3N553.
- Form F3501 AR - Graded Death Benefit 10 Year Term Policy approved on 12/15/2005 under SERFF tracking number SERT-6HZRPP787.
- Form F3511 AR - Graded Death Benefit 20 Year Term Policy approved on 4/21/2008 under SERFF tracking number ACTR-125582223.
- Form F3521 AR - Graded Death Benefit 30 Year Term Policy approved on 4/21/2008 under SERFF tracking number ACTR-125582223.
- Form F3600 - Level Death Benefit Term Life Insurance Policy (RD Term) approved on 12/2/2005 under SERFF tracking number SERT-6J2PHE597.
- Form F3800 - Level Death Benefit Term Life Insurance Policy (Mortgage Term) approved on 5/17/2007 under SERFF tracking number ACTR-125115449.
- Form F4200 - Level Death Benefit Renewable Term Life Insurance Policy approved on 2/25/2009 under SERFF tracking number ACTR-125992873.

No new forms are being filed.

**Company and Contact**

**Filing Contact Information**

Debbie Howver, deb@myactuary.com  
 35W841 Burr Oak Lane 224-402-2156 [Phone]  
 West Dundee, IL 60118 847-551-1795 [FAX]

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Filing Company Information

(This filing was made by a third party - problemsolvingenterprises)

Fidelity Life Association, A Legal Reserve Life Insurance Company
8700 W. Bryn Mawr Avenue Suite 900S Chicago, IL 60631 (630) 522-0392 ext. [Phone]
CoCode: 63290 Group Code: Group Name: FEIN Number: 36-1068685
State of Domicile: Illinois Company Type: State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:

PSEN-128826494

State Tracking #:

Company Tracking #:

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/14/2013	01/14/2013

**SERFF Tracking #:**

PSEN-128826494

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

FLA F1048E WITH ADDTL PLANS

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## Disposition

Disposition Date: 01/14/2013

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	Life & Annuity - Acturial Memo		No
Supporting Document	Third Party Authorization Letter		Yes

SERFF Tracking #:

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Third Party Authorization Letter		
Comments:			
Attachment(s):			
FLA_ Letter of Authorization_130103_signed.pdf			



Fidelity Life Association  
8700 W. Bryn Mawr Avenue, Suite 900S  
Chicago, IL 60631  
Tel: 630.522.0392 Fax: 866.375.8175

January 3, 2013

To Whom It May Concern:

Please allow this letter to serve as authorization for Problem Solving Enterprises, Inc. to make rate, rule and form filings on behalf of Fidelity Life Association, a Legal Reserve Life Insurance Company. Problem Solving Enterprises serves as actuarial and compliance consultants for Fidelity Life Association.

Any questions may be directed to me at 630-371-1888.

Sincerely,



Digitally signed by Ciaran Brady  
DN: cn=Ciaran Brady, o=Fidelity Life  
Association, ou=Vice President -  
Operations,  
email=Ciaran.Brady@fidelitylife.co  
m, c=US  
Date: 2013.01.03 12:16:00 -06'00'

Ciaran Brady  
Vice President of Operations