



Missouri Department of Commerce and Insurance  
Market Regulation Division  
Insurance Product Filing Section  
[ProductFilings@insurance.mo.gov](mailto:ProductFilings@insurance.mo.gov)

---

## Life Product Filing Checklist

Missouri uses the NAIC Coding Matrix to determine the appropriate use of TOI's. Visit NAIC.org for the most current version of the matrix.

The SERFF filing fee of \$150 must be paid via Electronic Funds Transfer (EFT) pursuant to 374.230 RSMo.

This list is in no way an exhaustive or complete statement of all requirements and provisions that might be applicable. This checklist is a representation of general provisions and objections and should not be construed as a legal position or legal advice. Please refer to the statutes and regulations for exact wording of requirements or prohibitions. The language within the Missouri Statutes and Regulations always prevails over this checklist.

### Instructions

Complete this checklist by providing the location of the provision in the forms. The completed checklist should be attached to the Supporting Documentation tab.

Please ensure the Form Type under the Form Schedule tab matches the attached form. For example, if the Form Type is an application, make sure the form is marked as AEF (Form Type for application/enrollment form).

The Form Number cannot be reused, except when the original filing is rejected or withdrawn, and the Form Number on the Form Schedule tab must match the form number provided in the lower left-hand corner of the first page.

Provide an explanation of variability for all bracketed alpha and numeric text.

If filing a rider, endorsement, or application, please provide the SERFF tracking number for the forms with which these new forms will be used.



301 West High Street, Room 530 • Jefferson City, Missouri 65101  
Telephone 573/751-4126 • RelayMo TTY Dial 711 or 1-800-735-2966

Documents within a filing can be marked confidential, but an explanation of how the request complies with 374.070 RSMo and 20 CSR 10-2.400 must be provided.

When providing a redline version of the changes, please attach it to the Supporting Documentation tab. The form being submitted for approval should be in final format under the Form Schedule tab.

Health rate filings must be submitted separately from Forms. For more information on health rate filings, please visit [our website](#).

Life must be filed separately from Health. Group separately from Individual.

Filing Submissions shall include the following and meet the requirements under 20 CSR 100-9.100;

- a. Provide a brief, detailed description of benefits, the purpose of the filing, and the intended market on the General Information tab.
- b. Disclose if the form is new or a replacement.
- c. Provide all corresponding SERFF Tracking Numbers, including rate filings if filing a form filing.

### Applicable to All Life Products

Citation	Summary	Form	Page #
<a href="#">375.1506 RSMo</a>	Advise if policy will be marketed with an illustration		
<a href="#">20 CSR 400-1.010</a>	Life policy approval criteria		
<a href="#">20 CSR 400-1.010</a>	Form number		
<a href="#">20 CSR 400-1.010</a>	Coverage and benefits included in premium		
<a href="#">20 CSR 400-1.010</a>	Disclaimer that agent is not authorized to alter contract		
<a href="#">20 CSR 400-1.010</a>	10-day free look period		
<a href="#">20 CSR 400-1.010</a>	31-day grace period prior to discontinuance		
<a href="#">20 CSR 400-1.010</a>	Waiver of premium benefit		
<a href="#">20 CSR 400-1.010</a>	Total disability		
<a href="#">20 CSR 400-1.010</a>	Accidental death or dismemberment benefit		
<a href="#">20 CSR 400-1.010</a>	Entire contract		
<a href="#">20 CSR 400-1.010</a>	2-year incontestability period		
<a href="#">20 CSR 400-1.010</a>	31-day grace period for death benefits		
<a href="#">20 CSR 400-1.010</a>	Misstatement of age or sex		
<a href="#">20 CSR 400-1.010</a>	Beneficiary designation		
<a href="#">20 CSR 400-1.010</a>	5-year reinstatement provision		
<a href="#">20 CSR 400-1.010</a>	Autopsy at the insurer's expense		
<a href="#">20 CSR 400-1.010</a>	Proof of death		
<a href="#">20 CSR 400-1.010</a>	Guaranteed maximum renewal rates for term policies		

Citation	Summary	Form	Page #
<a href="#">20 CSR 400-1.010</a>	Reduction of indebtedness from death proceeds		
<a href="#">20 CSR 400-1.010</a>	60-day notification of application		
<a href="#">376.620 RSMo</a>	Suicide exclusion		
<a href="#">20 CSR 400-1.080</a>	War and aviation exclusion		
<a href="#">20 CSR 400-1.090</a>	Policy loan interest rate		
<a href="#">20 CSR 100-1.050 (H)</a>	9% interest rate per annum for failure to pay death benefits within 30 days of proof of death		
<a href="#">376.380 RSMo</a>	Standards for valuation		
<a href="#">376.670 RSMo</a>	Policy provisions and nonforfeiture		
<a href="#">376.670 RSMo</a>	Return of premium smoothness test demonstration		
<a href="#">376.674 RSMo</a>	Policy summary delivered on policies without cash value		
<a href="#">20 CSR 400-1.160</a>	CSO mortality table		
<a href="#">375.924 RSMo</a>	Insurance company name, address, and phone number		
<a href="#">376.675 RSMo</a>	Clear, unambiguous, and reasonably adequate language		
<a href="#">376.675 RSMo</a>	Sole discretion and variability resulting in blank pages are not permitted		
<a href="#">435.350 RSMo</a>	Arbitration prohibited on contracts of insurance		

### Applicable to Universal Life Products

Citation	Summary	Form	Page #
<a href="#">20 CSR 400-1.100 (3)</a>	Actuarial certification and minimum valuation standards		
<a href="#">20 CSR 400-1.100 (4)</a>	Nonforfeiture		
<a href="#">20 CSR 400-1.100 (5)(A)</a>	Mandatory policy provisions		
<a href="#">20 CSR 400-1.100 (5)(B)</a>	Illustrative report		
<a href="#">20 CSR 400-1.100 (5)(C)</a>	Minimum interest and maximum mortality expense guarantees		
<a href="#">20 CSR 400-1.100 (5)(D)</a>	Calculation of cash surrenders		
<a href="#">20 CSR 400-1.100 (5)(E)</a>	Incontestability period with benefits increase		
<a href="#">20 CSR 400-1.100 (5)(F)</a>	30-day notice to prior termination		
<a href="#">20 CSR 400-1.100 (5)(G)</a>	Mistatement of age or sex		
<a href="#">20 CSR 400-1.100 (5)(H)</a>	Maturity date		
<a href="#">20 CSR 400-1.100 (6)</a>	Disclosure standards described in 375.1500 to 375.1530 RSMo		
<a href="#">20 CSR 400-1.100 (7)</a>	Requirements of periodic disclosure to policy owner		
<a href="#">20 CSR 400-1.100 (8)</a>	Interest indexed filing requirements		

### Applicable to Graded Life Products

Citation	Summary	Form	Page #
<a href="#">20 CSR 400-1.040 (1)(A)1</a>	Guaranteed issue		
<a href="#">20 CSR 400-1.040 (1)(A)2</a>	Accidental death benefit not less than face amount during graded period (not applied to policies with 50% of face amount as a first year death benefit)		
<a href="#">20 CSR 400-1.040 (1)(A)3</a>	Application shall disclose graded death and accidental death benefits		
<a href="#">20 CSR 400-1.040 (1)(A)4</a>	Graded death disclosure on face and back of policy		
<a href="#">20 CSR 400-1.040 (1)(A)5</a>	Required statement and 30-day right to return		
<a href="#">20 CSR 400-1.040 (1)(A)6</a>	Contract up to age 65		
<a href="#">20 CSR 400-1.040 (1)(A)7</a>	Contract age 66-75		
<a href="#">20 CSR 400-1.040 (1)(A)8</a>	Contract age 76 and up		
<a href="#">20 CSR 400-1.040 (1)(B)</a>	Required notice in proper place		
<a href="#">20 CSR 400-1.040 (1)(C)</a>	Age increases		

### Applicable to Group Life Products

Citation	Summary	Form	Page #
<a href="#">376.691 RSMo</a>	Eligible group definition		
<a href="#">376.693 RSMo</a>	Requirements for special group types		
<a href="#">376.695 RSMo</a>	Dependent coverage		
<a href="#">376.697 RSMo</a>	Group life requirements (1-11)		
<a href="#">20 CSR 400-1.010 (2)(F)</a>	5-year reinstatement provision		

## **Applicable to Variable Life Products**

Citation	Summary	Form	Page #
<a href="#">20 CSR 400-1.030 (1)</a>	Definitions		
<a href="#">20 CSR 400-1.030 (3)(C)</a>	Cover page disclosures		
<a href="#">20 CSR 400-1.030 (3)(C)</a>	Required policy provisions (2 and 3)		
<a href="#">20 CSR 400-1.030 (3)(C) 4</a>	Death benefit		
<a href="#">20 CSR 400-1.030 (3)(C) 5</a>	5-year reinstatement provision		
<a href="#">20 CSR 400-1.030 (3)(C) 6</a>	Description and method of calculation used to adjust variable benefits		
<a href="#">20 CSR 400-1.030 (3)(C) 7</a>	Separate account		
<a href="#">20 CSR 400-1.030 (3)(C) 8</a>	Entire contract provision		
<a href="#">20 CSR 400-1.030 (3)(C) 9</a>	Officers empowered to make changes		
<a href="#">20 CSR 400-1.030 (3)(C) 10</a>	Identification of owner		
<a href="#">20 CSR 400-1.030 (3)(C) 11</a>	Designation of beneficiary		
<a href="#">20 CSR 400-1.030 (3)(C) 12</a>	Benefit assignment		
<a href="#">20 CSR 400-1.030 (3)(C) 13</a>	Misstatement of age or sex		
<a href="#">20 CSR 400-1.030 (3)(C) 14</a>	2-year incontestability		
<a href="#">20 CSR 400-1.030 (3)(C) 15</a>	The insurance director must approve separate account changes		
<a href="#">20 CSR 400-1.030 (3)(C) 16</a>	Variable death benefits		
<a href="#">20 CSR 400-1.030 (3)(C) 17</a>	Minimum settlement option to be fixed		
<a href="#">20 CSR 400-1.030 (3)(C) 18</a>	Cash and surrender value		

<a href="#"><u>20 CSR 400-1.030 (3)(C) 19</u></a>	Premiums for incidental insurance are stated separately		
<a href="#"><u>20 CSR 400-1.030 (3)(C) 22</u></a>	Nonforfeiture		
<a href="#"><u>20 CSR 400-1.030 (3)(D)</u></a>	Policy loan provisions		
<a href="#"><u>20 CSR 400-1.030 (3)(D)</u></a>	Minimum 75% cash surrender value can be borrowed		
<a href="#"><u>20 CSR 400-1.030 (3)(D)</u></a>	Maximum interest rate		
<a href="#"><u>20 CSR 400-1.030 (3)(D)</u></a>	Indebtedness may be deducted from the proceeds payable, cash surrender, nonforfeiture		
<a href="#"><u>20 CSR 400-1.030 (3)(D)</u></a>	Scheduled premium policies shall give notice of intent to cancel if not repaid within 31 days		
<a href="#"><u>20 CSR 400-1.030 (3)(E)</u></a>	Participating policies shall offer dividends in cash and may offer other options in the regulation.		
<a href="#"><u>20 CSR 400-1.030 (3)(E)</u></a>	Policyholder may elect an automatic premium loan		
<a href="#"><u>20 CSR 400-1.030 (3)(E)</u></a>	Policyholder may make partial withdrawals		