

SERFF Tracking Number: AULD-126347385 State: Arkansas
 Filing Company: State Life Insurance Company State Tracking Number: 43811
 Company Tracking Number: I-21898
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: Annuity Care PPA Flyer
 Project Name/Number: Annuity Care PPA Flyer/I-21898

Filing at a Glance

Company: State Life Insurance Company

Product Name: Annuity Care PPA Flyer

TOI: A02I Individual Annuities- Deferred Non-
 Variable

Sub-TOI: A02I.003 Single Premium

Filing Type: Form

SERFF Tr Num: AULD-126347385 State: Arkansas

SERFF Status: Closed-Filed- State Tr Num: 43811
 Closed

Co Tr Num: I-21898

State Status: Filed-Closed

Reviewer(s): Linda Bird

Author: Ann Smith

Disposition Date: 10/21/2009

Date Submitted: 10/16/2009

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Annuity Care PPA Flyer

Project Number: I-21898

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/21/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 10/21/2009

Created By: Ann Smith

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Ann Smith

Filing Description:

RE: The State Life Insurance Company

FEIN: 35-0684263 NAIC: 69116

Advertising Forms:

I-21898 Annuity Care PPA Flyer – Invitation to Inquire

The above referenced advertisement is being submitted for your review and approval. This form is new and does not replace any form currently in use by our company.

Our brokers will use this advertisement with prospective clients for State Life's annuity policy, form number SA34,

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(single premium fixed interest deferred annuity with long-term care benefits) approved by your department on May 17, 2006 (SERFF Number SERT-6NSL2A121) and annuity care tax qualified endorsement, form number R508, approved by your department on September 28, 2006 (SERFF Number SERT-6TSLQU296).

These advertising pieces are not yet approved by our domiciliary state, Indiana.

State Life has reviewed the form and believes, to the best of its knowledge, the form is both consistent with the laws and regulations of your state and in compliance with those laws and regulations. The form contains no unusual or possibly controversial items deviating from normal company or industry standards.

Company and Contact

Filing Contact Information

Ann Smith, Sr. Contract Analyst Ann.Smith@oneamerica.com
 One American Square 317-285-4223 [Phone]
 Indianapolis, IN 46206

Filing Company Information

State Life Insurance Company CoCode: 69116 State of Domicile: Indiana
 One American Square Group Code: 619 Company Type:
 P.O. Box 406 Group Name: State ID Number:
 Indianapolis, IN 46206 FEIN Number: 35-0684263
 (877) 285-7660 ext. [Phone]

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Life Insurance Company	\$25.00	10/16/2009	31341243

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	10/21/2009	10/21/2009

SERFF Tracking Number: AULD-126347385 *State:* Arkansas
Filing Company: State Life Insurance Company *State Tracking Number:* 43811
Company Tracking Number: I-21898
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: Annuity Care PPA Flyer
Project Name/Number: Annuity Care PPA Flyer/I-21898

Disposition

Disposition Date: 10/21/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Filing Company: State Life Insurance Company *State Tracking Number:* 43811
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Product Name: Annuity Care PPA Flyer
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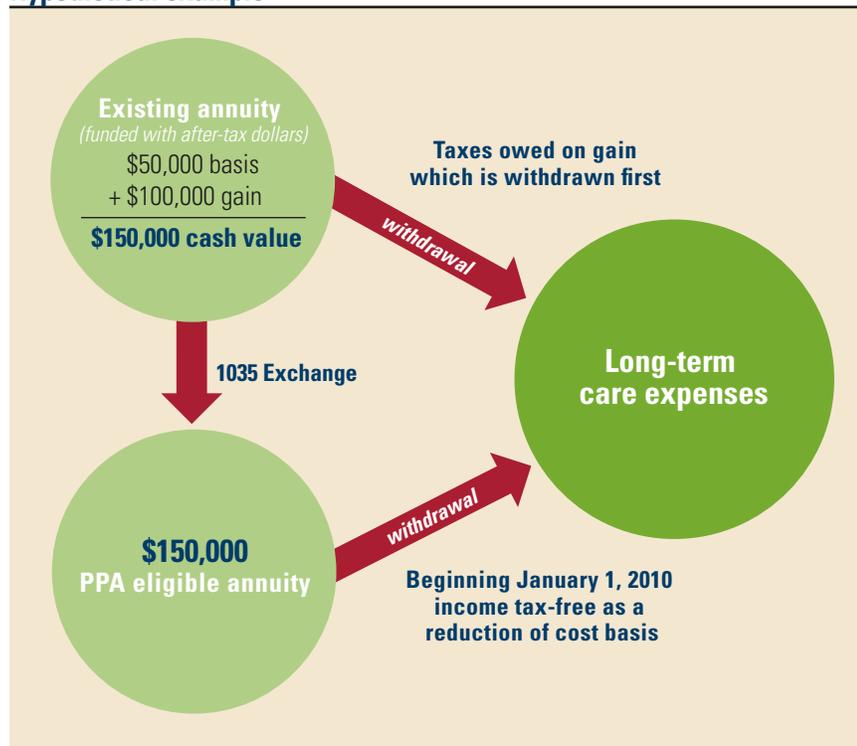
Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Annuity Care PPA Flyer		Yes

Is your non-qualified annuity where it needs to be?

With the passage of the Pension Protection Act (PPA), new tax advantages for annuities are coming into effect. Beginning January 1, 2010, cash value withdrawals from annuities with specific provisions to pay for long-term care expenses are no longer income taxable.

Many individuals who own an annuity consider it to be their “rainy day” fund. Often, that “rainy day” can mean unexpected health care or long-term care costs. However, the advantages of the Pension Protection Act apply only to specific annuities built with provisions to obtain these new tax advantages. For many, it may mean their annuity is not properly positioned when that “rainy day” comes.

Hypothetical example



About State Life

The State Life Insurance Company, a OneAmerica® company, is focused on providing asset-based long-term care solutions. State Life is a recognized leader in providing these solutions, which utilize life insurance, fixed-interest deferred and immediate annuities. The company's extensive Care Solutions portfolio of products helps consumers build a secure future by creating, leveraging and protecting their assets.

Note: Please note that exchanges of existing annuities may not be suitable for all clients. State Life does not provide tax or legal advice. Please consult with an attorney or tax advisor.

A fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of income through a process called annuitization and also provides a fixed rate of return based on the terms of the contract. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59½, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them.

**Not a deposit. Not FDIC insured. Not guaranteed by any bank.
Not insured by any federal government agency.**

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Products and financial services provided by

THE STATE LIFE INSURANCE COMPANY | a ONEAMERICA® company

P.O. Box 406 | Indianapolis, IN 46206 | (317) 285-2300 | www.oneamerica.com

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: ARactcert.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: We believe an application is not applicable to this advertising filing.		
Comments:		

STATE OF ARKANSAS

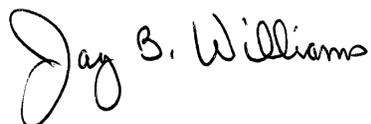
CERTIFICATION

CARRIER: THE STATE LIFE INSURANCE COMPANY

SUBMISSION: _____
I-21898

DATE: _____
October 16, 2009

I hereby certify that to the best of my knowledge and belief the above submission conforms to Arkansas Regulation 19 § 10B.



Jay B. Williams
Name

Vice President, Corporate Compliance
Title