Filing at a Glance

Company: Sterling Investors Life Insurance Company

Product Name: SI AR LEGACY II ADV
SERFF Tr Num: IASL-126394750
State: Arkansas

TOI: L08 Life - Other
SERFF Status: Closed-Filed-Closed
State Tr Num: 44164

Sub-TOI: L08.000 Life - Other
Co Tr Num: SI AR LEGACY II ADV
State Status: Filed-Closed

Filing Type: Form
Reviewer(s): Linda Bird

Author: Karen Nowlan
Disposition Date: 11/24/2009

Date Submitted: 11/23/2009
Disposition Status: Filed-Closed

Implementation Date Requested: On Approval
Implementation Date:

State Filing Description:

General Information

Project Name:
Status of Filing in Domicile: Pending

Project Number:
Date Approved in Domicile:

Requested Filing Mode:
Domicile Status Comments:

Explanation for Combination/Other:
Market Type: Individual

Submission Type: New Submission
Group Market Size:

Overall Rate Impact:
Group Market Type:

Filing Status Changed: 11/24/2009
Explanation for Other Group Market Type:

State Status Changed: 11/24/2009

Deemer Date:
Created By: Karen Nowlan

Submitted By: Karen Nowlan
Corresponding Filing Tracking Number:

Filing Description:

Insurance Administrative Solutions, L.L.C. has been authorized to submit this filing on behalf of Sterling Investors Life Insurance Company. A letter of authorization is included with this filing. This is a new filing.

This brochure will be used by licensed agents in your state to market Sterling's Whole Life Insurance Policy form number SIL21009AR which was approved by your department on November 23, 2009 (State Tracking Number: 44109).

The proceeds of the Whole Life Policy are paid out annually over 15 years. There will be no lump sum payout. An applicant may designate up to ten beneficiaries to receive an annual benefit payout for 15 years leaving a legacy in their remembrance.

Thank you for your assiistance with this filing.

Company and Contact

Filing Contact Information

Karen Nowlan, Compliance analyst
8545 126th Avenue North
Suite 200
Largo, FL 33773-1502
karen.nowlan@iasadmin.com
727-584-0007 [Phone] 2171 [Ext]
727-584-5613 [FAX]

Filing Company Information

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

Sterling Investors Life Insurance Company	CoCode: 89184	State of Domicile: Georgia
210 East Second Avenue, Suite 105	Group Code: -99	Company Type: Life and Health
Rome, GA 30161	Group Name:	State ID Number:
(706) 235-8706 ext. [Phone]	FEIN Number: 59-1838073	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Investors Life Insurance Company	$25.00	11/23/2009	32252232

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	11/24/2009	11/24/2009

Disposition

Disposition Date: 11/24/2009
Implementation Date:
Status: Filed-Closed
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	Authorization Letter		Yes
Form	Brochure		Yes

Form Schedule

Lead Form Number: SIFEWLBRO 10-09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SIFEWLBRO 10-09	Advertising	Brochure	Initial			SIFEWLBRO 10-09.pdf

LIVING LEGACY

Commitment - Dedication - Caring

Most people want to be remembered.
Most people wish to share.
Most people think to leave a legacy is only for the wealthy.

STERLING™
Sterling Investors Life Insurance Company

SIFEWLBRO 10-09

Sterling Investors Life Insurance Company's
LIVING LEGACY PLAN

Sterling Investors' Living Legacy was designed to offer innovative distribution planning. Living Legacy provides you with the opportunity for 15 years after your passing to:

- Send your grandchildren a monetary gift on their birthday
- Honor your child's wedding anniversary every year
- Provide your spouse with extra income on special occasions
- Give a yearly gift to your church

...The options are endless!

Sterling Investors Life Insurance Company's Living Legacy Plan provides you with the ability to address numerous planning issues and create memories that will last beyond your lifetime. Living Legacy can also be used to address issues such as:

- Structured Distribution Planning
- Funeral Enhancement Planning
- Charitable Legacy Planning
- Family Reunion Planning.

Just Imagine...

Sterling's Living Legacy is **truly affordable** for most everyone from ages 30 to 85. This plan is a specially designed product of whole life insurance which provides an **annual monetary gift** for <u>any</u> person or organization accompanied by a **very special personalized message** each year for 15 years.

“Continuous love, through sharing, is created only by those special persons who care about others more than they care about themselves…” Author Unknown

This special program is ***not limited*** to grandparents, but for anyone who wishes to share with loved ones or cherished organizations after their passing.

Churches, Charities, Scholarship Funds…
the possibilities are endless!

What is the Living Legacy Plan?

Sterling Investors’ Living Legacy Plan is a specially designed simplified-issue whole life insurance policy featuring a structured benefit that pays the recipient of your choice a predetermined amount each year for 15 years. You only have to determine who you would like to leave this monetary gift to and Sterling Investors will take care of the rest.

How does it work?

Upon your death, the recipients you have chosen for your Living Legacy Plan will receive a personalized card and an annual gift from you to honor their special day for each of the next 15 years. The message that is printed on the card can be customized to your individual needs and can be from both you and your spouse.

Notice of Insurance Information Practices

Thank you for your application for insurance. We are glad to have the chance to participate in your insurance program. This notice tells you about the underwriting process. It also tells you how information is gathered to review your application.

To issue an insurance policy, we need to obtain information about you and any other persons proposed for insurance. Some of that information will come from you and some from other sources. We need this information to see if you qualify for insurance. When signed, the Authorization contained in the application will allow us to obtain this information and to share it with others when necessary. No unnecessary disclosures will be made. Information will be treated as confidential by us and by our Reinsurers. However, in some cases, information may have to be disclosed to others without your further consent.

You have the right to review and to correct this information, and you have the right to get a copy of any investigative consumer report which is made. If you want to know more about our underwriting practices and your rights, please write to the Underwriting Department, Sterling Investors Life Insurance Company, P.O. Box 10846, Clearwater, FL 33757-8846.

CONDITIONAL RECEIPT

Make check payable to Sterling Investors Life Insurance Company (Do not make payable to the Agent or leave payee blank).

Received from ___________________this _________ day of 20__, the sum of $________________being payment of the initial premium for the policy applied for on this date. The insurance applied for shall not take effect until the policy has been delivered to you and the first premium due has been paid in full. If there is any change in the health of the proposed insured after the date the insurance is applied for and prior to the issue of the policy, such information may be used Sterling Investors Life Insurance Company in deciding whether or not to issue the policy.

_____________________________________ _______________________

(Agent Signature) (Agent Number)

Supporting Document Schedules

Item Status: **Status Date:**

Bypassed - Item: Flesch Certification
Bypass Reason: NA
Comments:

Item Status: **Status Date:**

Bypassed - Item: Application
Bypass Reason: NA
Comments:

Item Status: **Status Date:**

Satisfied - Item: Authorization Letter
Comments:
Attachment:
2009 05 SILIC IAS Authorization letter.pdf

STERLING INVESTORS LIFE INSURANCE COMPANY

210 E. Second Avenue
Ste. 105
Rome, Georgia 30161
Tel (706) 235-8154
Fax (866) 889-4054

May 22, 2009

Ms. Darcey Shaffer, FLMI, ACS
Compliance Manager
Insurance Administrative Solutions, L.L.C.
8545 126th Avenue North, Suite 200
Largo, Florida 33773-1502

Re: Life and Health Filings for Rate Increases, Forms and Reporting Requirements for Sterling Investors Life Insurance Company

Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. to file on behalf of Sterling Investors Life Insurance Company, rate increases, forms and reporting requirements for the Company's Life and Health Insurance Policies with the State Insurance Departments. Insurance Administrative Solutions, L.L.C. may correspond with the State Insurance Departments regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,

Elwood Whitacre

Elwood Whitacre
Secretary and Treasurer