

SERFF Tracking Number: WSST-126349436 State: Arkansas
 Filing Company: Columbus Life Insurance Company State Tracking Number: 44380
 Company Tracking Number: CLR-186 0806 END
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.003 Single Premium
 Product Name: CLIC Maturity End/CLR-186 0806/RP
 Project Name/Number: CLIC Maturity End/CLR-186 0806/RP/CLIC Maturity End/CLR-186 0806/RP

Filing at a Glance

Company: Columbus Life Insurance Company

Product Name: CLIC Maturity End/CLR-186 0806/RP SERFF Tr Num: WSST-126349436 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 44380

Sub-TOI: A02I.003 Single Premium Co Tr Num: CLR-186 0806 END State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird

Authors: Megan Thomas, Nikki Lape, Ramona Piercefield Disposition Date: 12/22/2009

Date Submitted: 12/21/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval
 State Filing Description:

Implementation Date:

General Information

Project Name: CLIC Maturity End/CLR-186 0806/RP
 Project Number: CLIC Maturity End/CLR-186 0806/RP
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 12/22/2009

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: 12/22/2009

Created By: Ramona Piercefield

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Ramona Piercefield

Filing Description:

RE: CLR-186 0806 END Endorsement

Columbus Life Insurance Company

NAIC Code 99937

FEIN 31-1191427

The above-referenced form is being submitted in final print for review and approval. This form is new and is not

SERFF Tracking Number: W SST-126349436 *State:* Arkansas
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TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: CLIC Maturity End/CLR-186 0806/RP
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intended to replace any existing form.

Domiciliary Filing:

This filing has been submitted to our domiciliary state of Ohio and is pending approval.

Endorsement:

This endorsement will be attached to in-force contracts, newly-issued contracts, and to contracts in all states where a current annuity is approved for use. The endorsement extends the maturity date in the existing contract to the Annuitant's 100th birthday.

This change will be beneficial to the owner in all cases. We are not taking away any rights or benefits. We are making the change to allow the owners more flexibility in determining when to annuitize the contracts. Currently, the contracts will mature on the Owner's 80th birthday or the 10th contract anniversary, whichever is later, at which time the owner will be required to annuitize his or her contract or take a lump sum distribution. After we issue the proposed endorsement, the owner may still elect to annuitize his or her contract at anytime (or to take a lump sum at anytime); however, the owner will not be required to annuitize the contract (or take a lump sum) until age 100.

Flexibility

With respect to these Endorsements, we reserve the right to change our company logo and officer signatures if such items should change in the future. The flexibility to change our logo does not include the Company name. We understand if our Company name changes for any reason we must notify the Department accordingly.

Readability and Certifications:

A readability certification and other required certifications are attached.

Format:

Our printers use various fonts and layouts; therefore, we reserve the right to format the pages of this form to conform to the printer's requirements. No change in language will occur, only a possible break or renumbering of a page. In addition, we also reserve the right to correct any inconsequential typographical errors that may be detected after approval; such as, misspelled words, spacing, or punctuation errors.

We look forward to your review and approval.

Company and Contact

Filing Contact Information

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/22/2009	12/22/2009

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Disposition

Disposition Date: 12/22/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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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	Endorsement		Yes

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Form Schedule

Lead Form Number: CLR-186 0806 END

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	CLR-186 0806 END	Policy/Cont Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.000	CLR-186 0806 END.pdf

Columbus Life Insurance Company

Endorsement

THIS ENDORSEMENT amends your annuity Contract issued by Columbus Life Insurance Company. The effective date of this Endorsement shall be the date the Contract was issued. If any provisions of the Contract conflict with this Endorsement, the provisions of this Endorsement will apply.

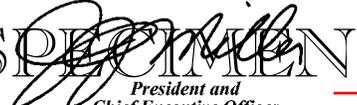
The first paragraph under the heading **Income Date** is hereby deleted and replaced with the following:

"On the Income Date, we will start annuity payments under an Income Payment Options or we will pay the Surrender Value in a single sum. The Income Date is the Contract Anniversary on or following the Annuitant's 100th birthday or the 10th Contract Anniversary, if later. You may elect an Income Payment Option at any time prior to the Income Date, by sending a written request to us."

All references in your annuity Contract to the Income Date being shown on the Data Page, Specifications Page, Policy Schedule Page, or page 3, are hereby deleted.

All references to Income Date on your Data Page, Specifications Page, Policy Schedule Page, or application, and any dates in connection with this term are hereby deleted.


SPECIMEN
Secretary


SPECIMEN
President and
Chief Executive Officer

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification
Comments:
Attachment:
CLR-186 0806 END FleschCert combined CL 77 0103.pdf

Item Status: **Status**
Date:

Bypassed - Item: Application
Bypass Reason: Not applicable to endorsement filing.
Comments:

Columbus Life Insurance Company

NAIC CODE #99937

CERTIFICATION

I, Denise Sparks, an officer of Columbus Life Insurance Company hereby certify that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms meet the reading ease requirements of your state Statutes and Regulations.

Form Numbers	Readability Score
CLR-186 0806 END*	50

combined with CL 73 0103



Denise Sparks
Vice President Insurance Systems

Date: 12/16/2009