

SERFF Tracking Number: CCGC-125934578 State: Arkansas
Filing Company: Connecticut General Life Insurance Company State Tracking Number: 41417
Company Tracking Number: RID-STABILIZED INCOME (12-08)
TOI: L06G Group Life - Variable Sub-TOI: L06G.002 Single Life - Flexible Premium
Product Name: RID-STABILIZED INCOME (12-08)
Project Name/Number: RID-STABILIZED INCOME (12-08)/RID-STABILIZED INCOME (12-08)

Filing at a Glance

Company: Connecticut General Life Insurance Company

Product Name: RID-STABILIZED INCOME (12- SERFF Tr Num: CCGC-125934578 State: ArkansasLH
08)

TOI: L06G Group Life - Variable

SERFF Status: Closed

State Tr Num: 41417

Sub-TOI: L06G.002 Single Life - Flexible
Premium

Co Tr Num: RID-STABILIZED
INCOME (12-08)

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Julie Levine

Disposition Date: 02/05/2009

Date Submitted: 01/30/2009

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: RID-STABILIZED INCOME (12-08)

Status of Filing in Domicile: Authorized

Project Number: RID-STABILIZED INCOME (12-08)

Date Approved in Domicile: 12/23/2009

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer

Filing Status Changed: 02/05/2009

Deemer Date:

State Status Changed: 02/05/2009

Corresponding Filing Tracking Number:

Filing Description:

This is an optional rider to policy form GLN660, which adds the CGLIC Stabilized Income Account as an available sub-account option within the separate account.

Company and Contact

Filing Contact Information

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Julie A. Levine, Sr. Regulatory Compliance Analyst
julie.levine@cigna.com

Wilde Building, A4COL (860) 226-9019 [Phone]
Hartford, CT 06152 (860) 226-8292[FAX]

Filing Company Information

Connecticut General Life Insurance Company CoCode: 62308 State of Domicile: Connecticut
Wilde Building, A4COL Group Code: 901 Company Type:
900 Cottage Grove Road
Hartford, CT 06152 Group Name: State ID Number:
(800) 225-0646 ext. [Phone] FEIN Number: 06-0303370

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Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: Rider filed separately from policy form.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Connecticut General Life Insurance Company	\$20.00	01/30/2009	25398448

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	02/05/2009	02/05/2009

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Disposition

Disposition Date: 02/05/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	CGLIC Stabilized Income Sub-Account Rider		Yes

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Form Schedule

Lead Form Number: RID-STABILIZED INCOME (12-08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	RID-STABILIZED INCOME (12-08)	Policy/Contract	CGLIC Stabilized Income Sub-Account Rider	Initial		51	RID-STABILIZED INC (12-08).pdf
		Certificate:					
		Amendment, Insert					
		Page, Endorsement or Rider					

CONNECTICUT GENERAL LIFE INSURANCE COMPANY
(“CGLIC”)
HARTFORD, CONNECTICUT

CGLIC STABILIZED INCOME SUB-ACCOUNT RIDER

This Rider is made part of the Policy to which it is attached. It is effective as of [April 1, 2009]. Except as specifically modified by this Rider, all of the provisions, limitations and exclusions of the Policy remain in full force and effect, and all capitalized terms not defined in this Rider shall have the same meaning as in the Policy.

General: This Rider adds the “CGLIC Stabilized Income Account” as an available asset allocation option within the Separate Account. CGLIC (the Company) or an affiliate will serve as the initial investment manager.

CGLIC Stabilized Income Account: This is a Sub-Account primarily invested in investment grade, fixed income assets which are valued monthly. An interest rate for assets allocated to the CGLIC Stabilized Income Account will be declared by the Company at the beginning of each calendar quarter for each Policyholder and will be guaranteed to be not less than 0%. The CGLIC Stabilized Income Account shall be a Sub-Account, but shall not be a Stable Value Sub-Account.

Restrictions on Withdrawal Events: The following restrictions are applicable to assets removed for any reason including a policy loan from the CGLIC Stabilized Income Account, other than assets removed in order to pay death claims, cost of insurance charges, fees, and expenses (Withdrawal Event).

A Withdrawal Event may only occur on the monthly valuation date of the portfolio (Withdrawal Effective Date). A Withdrawal Event must be requested at least 3 months prior to the Withdrawal Effective Date using forms approved by the Company. Withdrawal Events may occur no more frequently than once every 3 months (Withdrawal Period).

The maximum amount that may be removed from the CGLIC Stabilized Income Account upon any Withdrawal Event (Maximum Withdrawal Limit) is, at the Company’s discretion, either A or B, where A and B are defined as follows:

$$\begin{aligned} A &= PV \times [K / (AL - N)] \\ B &= IP \times [K / (AL - N)] \end{aligned}$$

Where:

- A = the maximum dollar amount that may be removed from the CGLIC Stabilized Income Account. (See Note.)
- B = the maximum number of policies that may be removed from the CGLIC Stabilized Income Account, but in no case a number less than 1. If the calculated number is fractional, then it shall be rounded down to the next whole number. (See Note.)
- PV = the value in dollars of the policy’s assets attributable to the CGLIC Stabilized Income Account at the Withdrawal Effective Date.
- IP = the number of policies in force under this rider at the Withdrawal Effective Date.
- K = .25 (the Withdrawal Period, measured in months (3), divided by 12.)
- AL = if a Continuing Event (defined below), the value of AL calculated at the last Withdrawal Event. Otherwise, the average life of the policy’s assets in the CGLIC Stabilized Income Account as determined by the Company at the Withdrawal Effective Date, measured in years, rounded up to the next largest whole number, but in no case a number less than 5.
- N = if a Continuing Event (defined below), .25 plus the value of N calculated at the last Withdrawal Effective Date, but in no case a number equal to or greater than AL. Otherwise, 0.

Note: In no case shall A or the value of the assets associated with the policies allowed in B be less than the book value, as determined by the Company, attributable to the assets so withdrawn.

A Withdrawal Event will be considered a Continuing Event if, in the 4 months preceding the Withdrawal Effective Date of the current Withdrawal Event, at least 90% of the Maximum Withdrawal Limit from the immediately preceding Withdrawal Event was removed from the CGLIC Stabilized Income Account.

Connecticut General Life Insurance Company


President

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

12/05/2008

Comments:

Attachments:

AR-Cert Rule19&49.pdf

AR-Readability Cert.pdf

Review Status:

Satisfied -Name: Cover Letter

01/30/2009

Comments:

Attachment:

AR-Cover Ltr-RID-STABILIZED INC (12-08).pdf

CONNECTICUT GENERAL LIFE INSURANCE COMPANY

CERTIFICATION OF COMPLIANCE WITH
ARKANSAS RULE & REGULATION 19 and 49

Re: RID-STABILIZED INCOME (12-08) - CGLIC STABILIZED INCOME SUB-ACCOUNT RIDER

I hereby certify that the above-captioned form meets the provisions of Rule and Regulation 19 and 49 and all applicable requirements of the Arkansas Department of Insurance.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY

January 30, 2009

Date

By:



Jeffrey J. Krauss, Director Corporate Insurance

STATE OF ARKANSAS

CERTIFICATION

Re: RID-STABILIZED INCOME (12-08)

This is to certify that the above-captioned form(s) submitted herewith have achieved the Flesch Ease Score noted below and comply with the requirements of Ark. Stat. Ann. Sections 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<u>Description of Form</u>	<u>Score</u>
GLIC STABILIZED INCOME SUB-ACCOUNT RIDER	50.8

CONNECTICUT GENERAL LIFE INSURANCE COMPANY

Date: January 30, 2009

By: 

Jeffrey J. Krauss, Director, Corporate Insurance



Julie A. Levine, J.D.
Connecticut General Life Insurance Company
P. O. Box 2975, H14A
Hartford, CT 06104-2975
Telephone 860-534-4109
Facsimile 860-543-4190

January 30, 2009

FILED VIA SERFF

The Honorable Mike Pickens
Insurance Commissioner
Arkansas Department of Insurance
1200 W. Third Street
Little Rock, AR 72201-1904

Attention: Linda Bird
Life & Health Division

RE: Connecticut General Life Insurance Company
NAIC #62308

RID-STABILIZED INCOME (12-08) - CGLIC STABILIZED INCOME SUB-ACCOUNT RIDER

Dear Ms. Bird:

Connecticut General Life Insurance Company respectfully submits for your approval the above captioned Rider. The Rider can be issued on insureds aged 18 to 75 inclusive, and will be marketed through our corporate owned life insurance distribution channels. At this time, no advertising materials exist for this product.

This Rider is intended for use with policy form GLN660, Group Flexible Premium Variable Life Insurance Policy, approved in your jurisdiction on 10/03/01. The Rider is designed to allow the CGLIC Stabilized Income Account as an available sub-account allocation option within Separate Account SV. The Investment Plan of Operations for Separate Account SV has been updated concurrently to reflect the changes.

CGLIC Stabilized Income Account strategy will be to primarily invest in investment grade, fixed income assets including public corporate bonds, asset-backed and mortgage-backed securities, private placement securities and commercial mortgage loans. In general, the portfolio will be managed to low turnover and will strive to be fully invested, except for a small amount of short term assets to cover cash flows. In order to remain fully invested, manage liquidity, and allow the Policyholders to benefit from the higher rates of return, the restrictions on assets transferred out of the account are required.

There is no variable language, other than the effective date in the Rider. This form is not intended to replace any form previously approved in your jurisdiction. Form RID-Stabilized Income (12-08) received domiciliary approval on 12/23/08.

Any certification or other materials we believe you require are enclosed. Unless otherwise informed, we reserve the right to alter the layout, color, sequential order, and typeset of this form. We certify that any such change will be in conformance with your requirements. This form complies with your readability requirements.

Thank you for your time and consideration. Please feel free to contact me by phone (860-226-9019), email (Julie.Levine@CIGNA.com), or via SERFF if you have any questions or concerns regarding this submission.

Sincerely,

A handwritten signature in cursive script that reads "Julie A. Levine".

Julie A. Levine
Sr. Compliance Analyst