

SERFF Tracking Number: FDLT-126119336 State: Arkansas  
Filing Company: Fidelity Security Life Insurance Company State Tracking Number: 42249  
Company Tracking Number: R-02920  
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium  
Product Name: Roth Elective Deferral Endorsement - Group  
Project Name/Number: Roth Elective Deferral Endorsement/R-02920

## Filing at a Glance

Company: Fidelity Security Life Insurance Company

Product Name: Roth Elective Deferral SERFF Tr Num: FDLT-126119336 State: Arkansas

Endorsement - Group

TOI: A02G Group Annuities - Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 42249  
variable Closed

Sub-TOI: A02G.002 Flexible Premium

Co Tr Num: R-02920

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Jennifer Glaser, Kelly  
Humiston, Teresa Saling, Tara  
Wilson

Disposition Date: 05/08/2009

Date Submitted: 04/30/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Roth Elective Deferral Endorsement

Status of Filing in Domicile: Authorized

Project Number: R-02920

Date Approved in Domicile: 06/28/2007

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: 05/08/2009

Explanation for Other Group Market Type:

State Status Changed: 05/08/2009

Deemer Date:

Created By: Teresa Saling

Submitted By: Teresa Saling

Corresponding Filing Tracking Number:

Filing Description:

Fidelity Security Life Insurance Company

NAIC #71870 FEIN #43-0949844

Group Deferred Annuity

R-02920 Roth Elective Deferrals

We respectfully submit the above referenced form for your review and approval. This form is new and does not replace

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 any forms previously filed or approved by your state.

This rider provides an option to a Participant to make contributions either as a Pre-Tax Deferral or a Roth Elective Deferral. The rider will be attached to eligible annuity products approved in your State. The underlying annuity product is issued to eligible employer groups in your State and solicited by one-on-one direct sales. This filing does not include any rate or actuarial information because there is no rate implication to this filing.

Variable information is indicated by brackets { }. The variables will not be adjusted to be less favorable than your state allows.

If you have any questions or require additional information, please feel free to telephone me at (800) 648-8624, extension 1276, or Email me at tsaling@fslins.com.

## Company and Contact

### Filing Contact Information

Teresa Saling, Contract Analyst tsaling@fslins.com  
 3130 Broadway 800-648-8624 [Phone] 1276 [Ext]  
 Kansas City, MO 64111-2406 816-751-6026 [FAX]

### Filing Company Information

Fidelity Security Life Insurance Company CoCode: 71870 State of Domicile: Missouri  
 3130 Broadway Group Code: 451 Company Type: Life & Health  
 Kansas City, MO 64111-2406 Group Name: State ID Number:  
 (800) 648-8624 ext. [Phone] FEIN Number: 43-0949844

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$20.00  
 Retaliatory? No  
 Fee Explanation: 1 Rider at \$20 per form=\$20.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity Security Life Insurance Company	\$20.00	04/30/2009	27542925

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/08/2009	05/08/2009

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## **Disposition**

Disposition Date: 05/08/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Actuarial Memo		No
<b>Form</b>	Roth Elective Deferrals Endorsement		No

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## Form Schedule

Lead Form Number: R-02920

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R-02920	Policy/Contract/ Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Roth Elective Deferrals Endorsement	Initial			R-02920.pdf



# FIDELITY SECURITY LIFE INSURANCE COMPANY

3130 Broadway  
Kansas City, Missouri 64111-2406  
Phone 800-648-8624  
A STOCK COMPANY  
(Herein Called "the Company")

## ENDORSEMENT

### ROTH ELECTIVE DEFERRALS

By attachment of this Endorsement, the {Policy}{/}{Certificate} is amended by the following:

#### DEFINITIONS

**Elective Deferral** means contributions made either as a Pre-Tax Elective Deferral or as a Roth Elective Deferral to the plan at the election of the Participant.

**Pre-Tax Elective Deferral** means an Elective Deferral that is not included in the Participant's gross income at the time deferred. Elective Deferrals will be characterized as Pre-Tax Elective Deferrals unless the Participant designates the Elective Deferral as a Roth Elective Deferral.

**Roth Elective Deferrals** A Roth Elective Deferral is an Elective Deferral that is:

1. Designated irrevocably by the Participant at the time of the Deferred Election as a Roth Elective Deferral that is being made in lieu of all or a portion of the Pre-Tax Elective Deferrals the Participant is otherwise eligible to make under the plan; and
2. Treated by the Employer as includible in the Participant's income at the time the Participant would have received that amount in cash if the Participant had not made a Deferred Election.

#### GENERAL APPLICATION

This Endorsement will apply to contributions beginning with the effective date of this Rider.

The plan will accept Roth Elective Deferrals made on behalf of Participants. A Participant's Roth Elective Deferrals will be allocated to a separate account maintained for such deferrals as described below.

Unless specifically stated otherwise, Roth Elective Deferrals will be treated as Elective Deferrals for all purposes under the plan.

## SEPARATE ACCOUNTING

Contributions and withdrawals of Roth Elective Deferrals will be credited and debited to the Roth Elective Deferral account maintained for each Participant.

The plan will maintain a record of the amount of Roth Elective Deferrals in each Participant's account.

Gains, losses and other credits or charges must be separately allocated on a reasonable and consistent basis to each Participant's Roth Elective Deferral account and the Participant's other accounts under the plan.

No contributions other than Roth Elective Deferrals and properly attributable earnings will be credited to each Participant's Roth Elective Deferral account.

## ROLLOVER CONTRIBUTIONS

Unless otherwise provided by the Employer in the Adoption Agreement, the plan will accept a rollover contribution to a Roth Elective Deferral account only if it is a direct rollover from another Roth Elective Deferral account under an applicable retirement plan described in §402A(e)(1) and only to the extent the rollover is permitted under the rules of §402(c).

## CORRECTIVE DISTRIBUTIONS

In the case of a distribution of excess deferrals or excess contributions, the plan administrator, in a uniform and nondiscriminatory manner, will either determine whether the distribution of such amounts for the year will be made first from the Participant's Pre-Tax Elective Deferral account of the Roth Elective Deferral account, or a combination of both, to the extent both the Pre-Tax Elective Deferrals and Roth Elective Deferrals were made for the year, or may allow Participants to specify otherwise.

This Endorsement takes effect on the {later of the} effective date {of the {Policy}}/{Certificate} to which it is attached} {or {Month Day, Year}} {shown in the Certificate Schedule}. This Rider terminates concurrently with the {Policy}}/{Certificate} to which it is attached. It is subject to all the definitions, limitations, exclusions and conditions of the {Policy}}/{Certificate} except as stated.

FIDELITY SECURITY LIFE INSURANCE COMPANY

  
President

  
Secretary

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b> See attached.		
<b>Attachment:</b> Readability Certification.pdf		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not Applicable, Rider only filing.		
<b>Comments:</b>		

**FIDELITY SECURITY LIFE INSURANCE COMPANY**  
Kansas City, Missouri

I, AN OFFICER OF Fidelity Security Life, certify that the Flesch reading ease score for policy form(s) \_\_\_\_\_\* meets the minimum requirements of the NAIC Policy Language Model Simplification Act.

In accordance with the NAIC Model Act, certain language has been excepted. Such language includes the following: (a) name and address of Fidelity Security Life Insurance Company; name, number and title of the policy; index page; captions and subcaptions; specifications pages, schedules and tables; (b) all words defined in the policy; and (c) medical terminology, if applicable.

\* R-02920

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Martha E. Madden  
Vice President and General Counsel

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April 17, 2009  
Date