

SERFF Tracking Number: CCGC-126232386 State: Arkansas  
 Filing Company: Connecticut General Life Insurance Company State Tracking Number: 42972  
 Company Tracking Number: RID-STABILIZED INCOME (07-09)  
 TOI: L06G Group Life - Variable Sub-TOI: L06G.002 Single Life - Flexible Premium  
 Product Name: RID-STABILIZED INCOME (07-09)  
 Project Name/Number: RID-STABILIZED INCOME (07-09)/RID-STABILIZED INCOME (07-09)

## Filing at a Glance

Company: Connecticut General Life Insurance Company

Product Name: RID-STABILIZED INCOME (07- SERFF Tr Num: CCGC-126232386 State: Arkansas  
 09)

TOI: L06G Group Life - Variable

SERFF Status: Closed-Approved- State Tr Num: 42972  
 Closed

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

Co Tr Num: RID-STABILIZED  
 INCOME (07-09)

State Status: Approved-Closed

Filing Type: Form

Author: Julie Levine

Reviewer(s): Linda Bird

Date Submitted: 07/20/2009

Disposition Date: 07/27/2009

Disposition Status: Approved-  
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: RID-STABILIZED INCOME (07-09)  
 Project Number: RID-STABILIZED INCOME (07-09)  
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments: Filed in  
 Connecticut on 7/17/09.

Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 07/27/2009

Market Type: Group  
 Group Market Size: Small and Large  
 Group Market Type: Employer  
 Explanation for Other Group Market Type:  
 State Status Changed: 07/27/2009

Deemer Date:  
 Submitted By: Julie Levine  
 Filing Description:

Created By: Julie Levine  
 Corresponding Filing Tracking Number:

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

SERFF Tracking Number: CCGC-126232386 State: Arkansas  
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Julie A. Levine, Sr. Regulatory Compliance julie.levine@cigna.com  
 Analyst  
 Wilde Building, A4COL 860-226-9019 [Phone]  
 900 Cottage Grove Road 860-226-8292 [FAX]  
 Hartford, CT 06152

**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	Group Name:	State ID Number:
Hartford, CT 06152	FEIN Number: 06-0303370	
(800) 225-0646 ext. [Phone]		

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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	07/20/2009	29310814

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/27/2009	07/27/2009

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## Disposition

Disposition Date: 07/27/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CCGC-126232386 State: Arkansas  
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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 - Actuarial Memo		No
Supporting Document	Cover Letter		Yes
Supporting Document	Highlighted Form - Difference between 12-08 & 07-09 versions		Yes
Form	CGLIC Stabilized Income Sub-Account Rider		Yes

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## Form Schedule

### Lead Form Number: RID-STABILIZED INCOME (07-09)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	RID-STABILIZED INCOME (07-09)	Policy/Contract	CGLIC Stabilized Income Sub-Account Rider	Initial		50.400	RID-STABILIZED INC (07-09).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 [October 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 Withdrawals:**

**(i) Surrenders and Exchanges.** Unless a Policyholder otherwise elects in accordance with sub-section (ii) below, the following restrictions are applicable to assets removed from the CGLIC Stabilized Income Account in connection with any policy surrender (full or partial) or policy exchange (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.

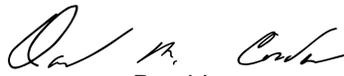
**Note:** In no case shall A or the value of the assets associated with the policies allowed in B be less than the book value, as determined by the Company, attributable to the assets so withdrawn.

A Withdrawal Event shall 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.

**(ii) Policyholder Election.** In connection with a policy surrender (full or partial) or a policy exchange, a Policyholder may elect to have distributions made as cash becomes available in the underlying portfolio by providing written notice at time of policy issue, in a form satisfactory to the Company.

**(iii) Reallocations.** In connection with the CGLIC Stabilized Income Account, assets may be removed to any other Sub Account via reallocations (including reallocations due to loans) as cash becomes available in the underlying portfolio.

**Connecticut General Life Insurance Company**

  
President

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## Supporting Document Schedules

	Item Status:	Status Date:
<p><b>Satisfied - Item:</b> Flesch Certification</p> <p><b>Comments:</b> The certifications required by Arkansas are attached.</p> <p><b>Attachments:</b> AR-Cert Rule19&amp;49.pdf AR-Readability Cert.pdf</p>		
<p><b>Bypassed - Item:</b> Application</p> <p><b>Bypass Reason:</b> Not applicable</p> <p><b>Comments:</b></p>		
<p><b>Satisfied - Item:</b> Cover Letter</p> <p><b>Comments:</b></p> <p><b>Attachment:</b> AR-Cover Ltr-RID-STABILIZED INC (07-09).pdf</p>		
<p><b>Satisfied - Item:</b> Highlighted Form - Difference between 12-08 &amp; 07-09 versions</p> <p><b>Comments:</b></p> <p><b>Attachment:</b> RID-STABILIZED INC (07-09)-Diff btwn 12-08 &amp; 07-09.pdf</p>		

**CONNECTICUT GENERAL LIFE INSURANCE COMPANY**

CERTIFICATION OF COMPLIANCE WITH  
ARKANSAS RULE & REGULATION 19 and 49

Re: RID-STABILIZED INCOME (07-09) - 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

July 20, 2009

Date

By:



\_\_\_\_\_  
Jeffrey J. Krauss, Director Corporate Insurance

STATE OF ARKANSAS

CERTIFICATION

Re: RID-STABILIZED INCOME (07-09)

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	50.4

CONNECTICUT GENERAL LIFE INSURANCE COMPANY

Date: July 20, 2009

By:   
\_\_\_\_\_  
Jeffrey J. Krauss, Director, Corporate Insurance



**Julie A. Levine, J.D.**  
**Connecticut General Life Insurance Company**  
900 Cottage Grove Rd, A4COL  
Bloomfield, CT 06002  
Telephone 860-226-9019  
Facsimile 860-226-8292

July 20, 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 ("CGLIC")  
NAIC #62308

RID-STABILIZED INCOME (07-09) - 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 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.

This form is intended to replace form RID-STABILIZED INCOME (12-08), approved in your jurisdiction on 2/5/09, under SERFF tracking number CCGC-125934578. A highlighted version, marking the language that differentiates this version from its predecessor, has been enclosed for your reference. No other language has been changed except that which is indicated by redline or highlight.

RID-STABILIZED INCOME (07-09) was filed for domiciliary approval on July 17, 2009. There is no variable language in the Rider other than the effective date.

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](mailto: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

**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 **October** 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 Withdrawals **Events:****

**(i) Surrenders and Exchanges.** Unless a Policyholder otherwise elects in accordance with sub-section (ii) below, ~~the following restrictions are applicable to assets removed for any reason including a policy loan from the CGLIC Stabilized Income Account in connection with any policy surrender (full or partial) or policy exchange 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~~ shall 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.

**(ii) Policyholder Election.** In connection with a policy surrender (full or partial) or a policy exchange, a Policyholder may elect to have distributions made as cash becomes available in the underlying portfolio by providing written notice at time of policy issue, in a form satisfactory to the Company.

**(iii) Reallocations.** In connection with the CGLIC Stabilized Income Account, assets may be removed to any other Sub Account via reallocations (including reallocations due to loans) as cash becomes available in the underlying portfolio.

**Connecticut General Life Insurance Company**

  
President