

SERFF Tracking Number: BALT-126840435 State: Arkansas
 Filing Company: The Baltimore Life Insurance Company State Tracking Number: 46943
 Company Tracking Number: 4011-1010
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: ANNUITY ENDORSEMENT
 Project Name/Number: ANNUITY ENDORSEMENT/4011-1010

Filing at a Glance

Company: The Baltimore Life Insurance Company

Product Name: ANNUITY ENDORSEMENT SERFF Tr Num: BALT-126840435 State: Arkansas
 TOI: A10 Annuities - Other SERFF Status: Closed-Approved- State Tr Num: 46943
 Closed

Sub-TOI: A10.000 Annuities - Other Co Tr Num: 4011-1010 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Author: Lesia Braddy Disposition Date: 10/06/2010
 Date Submitted: 09/30/2010 Disposition Status: Approved-Closed
 Implementation Date: Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: ANNUITY ENDORSEMENT
 Project Number: 4011-1010
 Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 10/06/2010

Deemer Date:
 Submitted By: Lesia Braddy

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments: Form is being filed concurrently in Maryland, our domiciliary state.
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 10/06/2010
 Created By: Lesia Braddy
 Corresponding Filing Tracking Number: 4011-1010

Filing Description:

Attached for your review for informational purposes are the final printed version of the above captioned form. These are new forms that will supersede Form 4011-0107 and 5229-0107. These forms were approved in your Department on 8/16/2006.

Forms 4011-1010 and 5229-1010 were revised pursuant to the List of Required Modifications and Information Package (LRMs), which outline specific requirements of the Internal Revenue Code as amended through the Worker, Retiree, and Employer Recovery Act of 2008 ("WRERA"), Pub. L. 110-458. These endorsements will be used with any approved

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annuity contract when issued as an IRA. In addition, these forms will be attached to all existing IRA's.

Company and Contact

Filing Contact Information

Lesia Williams, Director Policy Forms Compliance
 10075 Red Run Boulevard Owings Mills, MD 21117-4871
 lesia.williams@baltlife.com
 800-628-5433 [Phone]
 410-581-6605 [FAX]

Filing Company Information

The Baltimore Life Insurance Company
 10075 Red Run Boulevard Owings Mills, MD 21117
 (410) 581-6600 ext. 3050[Phone]
 CoCode: 61212
 Group Code: 849
 Group Name:
 FEIN Number: 52-0236900
 State of Domicile: Maryland
 Company Type:
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$250.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Baltimore Life Insurance Company	\$250.00	09/30/2010	40076570

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/06/2010	10/06/2010

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Disposition

Disposition Date: 10/06/2010

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	IRA Endorsement		Yes
Form	ROTH IRA Endorsement		Yes

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Form Schedule

Lead Form Number: 4011-1010

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	4011-1010	Policy/Cont IRA Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		19.800	4011- 1010.pdf
	5229-1010	Policy/Cont ROTH IRA ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		21.300	5229- 1010.pdf

The Baltimore Life Insurance Company
10075 Red Run Boulevard
Owings Mills, Maryland 21117-4871

**REQUEST FOR ISSUANCE OF AN ANNUITY POLICY AS AN
"INDIVIDUAL RETIREMENT ANNUITY"**

The Baltimore Life Insurance Company is requested to include the following "Individual Retirement Annuity" endorsement in my policy in order that said policy may be issued as an "Individual Retirement Annuity" in accordance with Section 408 of the Internal Revenue Code ("the Code").

This plan is intended to qualify under the Internal Revenue Code for tax favored status. Language contained in this endorsement referring to federal tax statutes or rules is informational and instructional.

Your qualifying status, rather than the insurance contract, is the controlling factor as to whether your funds will receive tax favored treatment. Please ask your tax advisor if you have any questions as to whether or not you qualify.

If this is an inherited IRA within the meaning of Code section 408(d)(3)(c) maintained for the benefit of a designated beneficiary of a deceased individual, references in this document to the "individual" are to the deceased individual.

"INDIVIDUAL RETIREMENT ANNUITY" ENDORSEMENT

In order that this policy may qualify as an "Individual Retirement Annuity" under Section 408 of the Internal Revenue Code, the following modifications have been made:

1. Only the Annuitant can be the Owner of the policy. Ownership cannot be assigned or transferred.
2. a. Except in the case of a rollover contribution (as permitted by Internal Revenue Code 403(c), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) and 457(e)(16)) or a contribution made in accordance with the terms of a simplified Employee Pension (SEP) as described in 408(k), no contributions will be accepted unless they are in cash, and the total of such contributions shall not exceed \$5000 for any taxable year beginning in 2008 and years thereafter.

After 2008, the limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code Section 219(b)(5)(D). Such adjustments will be in multiples of \$500.

- b. In the case of an individual who is 50 or older, the annual cash contribution limit is increased by \$1000 for any taxable year beginning in 2006 and years thereafter.
- c. In addition to the amounts described in paragraphs (a) and (b) above, an individual may make additional contributions specifically authorized by statute – such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigations.
- d. In addition to the amounts described in paragraphs a and c above, an individual who was a participant in a Section 401(k) plan of a certain employer in bankruptcy described in Code 219(b)(5)(C) may contribute up to \$3000 for taxable years beginning after 2006 and before 2010 only. An individual who makes contributions under this paragraph (d) may not also make contributions under paragraph (b).

- e. If this is an inherited IRA within the meaning of Section 408(d)(3)(c), no contributions will be accepted.
3. The entire interest of the Annuitant cannot be forfeited.
4. This endorsement shall not reduce the cash value of this policy.
5. This endorsement is made a part of the policy to which it is attached.
6. The provisions of this endorsement shall supersede any other provisions contained in or forming a part of this policy which are not consistent herein.

DISTRIBUTION OF PROCEEDS

Article I

The distribution of an individual's interest shall be made in accordance with the minimum distribution requirements of Section 408(a)(6), Section 408(b)(3), or 408(p) of the Code and Regulations governing the Code, including the incidental death benefit provisions of Section 1.401 (a)(9)-2 of the proposed regulations, all of which are included in this endorsement by reference.

Article II

The Owner's entire interest in the account must be distributed, or begin to be distributed, by the Owner's required beginning date, which is April 1 following the calendar year in which the Owner reaches age 70 1/2. For each succeeding year, a distribution must be made on or before December 31. By the required beginning date the Owner may elect to have the balance in the account distributed in one of the following forms:

- a. a single sum payment;
- b. equal or substantially equal payments over the life of the Owner;
- c. equal or substantially equal payments over the lives of the Owner and his or her designated beneficiary;
- d. equal or substantially equal payments over a specified period that may not be longer than the Owner's life expectancy; or
- e. equal or substantially equal payments over a specified period that may not be longer than the joint life and last survivor expectancy of the Owner and his or her designated beneficiary.

Article III

If the Owner dies before his or her entire interest is distributed, the entire remaining interest will be distributed as follows:

- a. If the Owner dies on or after distributions have begun under Article II, the entire remaining interest must be distributed at least as rapidly as provided in Article II.
- b. If the Owner dies before distributions have begun under Article II, the entire remaining interest must be distributed as elected by the Owner, or if the Owner has not so elected, as elected by the beneficiary or beneficiaries, as follows:
 - 1) by December 31st of the year containing the fifth (5th) anniversary of the Owner's death; or
 - 2) in equal or substantially equal payments over the life or life expectancy of the designated beneficiary or beneficiaries starting by December 31st of the year following the year of the Owner's death. If however, the beneficiary is the Owner's surviving spouse, then this distribution is not required to begin before December 31st of the year in which the Owner would have turned 70½

If this is an inherited IRA within the meaning of Code Section 408(d)(3)(c) established for the benefit of a non-spouse designated beneficiary by the direct trustee-to-trustee transfer from a retirement plan of a deceased individual under Section 402©(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the non-spouse designated beneficiary may elect to have

distributions made under this paragraph (b)(1) if the transfer is made no later than the end of the year following the year of death.

Article IV

Unless otherwise elected by the Owner prior to the commencement of distributions under Article II, or if applicable, by the surviving spouse where the Owner dies before distributions have commenced, life expectancies of an Owner or spouse beneficiary shall be recalculated annually for purposes of distributions under Article II and Article III. An election not to recalculate shall be irrevocable and shall apply to all subsequent years. The life expectancy of a non-spouse beneficiary shall not be recalculated.

Article V

An individual may satisfy the minimum distribution requirements under Sections 408(a)(6), 408(b)(3), and 1.408-8 of the Code by receiving a distribution from one IRA that is equal to the amount required to satisfy the minimum distribution requirements for two or more IRAs. For this purpose, the Owner of two or more IRAs may use the "alternative method" described in Notice 88-38, 1988-I C.B. 524, to satisfy the minimum distribution requirements described above.

The required Minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the beneficiary holds from the same decedent in accordance with Q&A-9 of Section 1.408-8 of the Income Tax Regulations.

Article VI

The participants agree to provide the company with information necessary for the company to prepare reports required under Sections 408(i), 408(l)(2), 1.408-5, and 1.408-6.

Article VII

This agreement will be amended from time to time to comply with the provisions of the Code, related regulations, and other published guidance, subject to regulatory approval. Other amendments may be made with the consent of the persons whose signatures appear below.

Signature of Owner _____

Date _____

Witness _____

Date _____



President

The Baltimore Life Insurance Company
10075 Red Run Boulevard
Owings Mills, Maryland 21117-4871

**REQUEST FOR ISSUANCE OF AN ANNUITY POLICY AS A
ROTH INDIVIDUAL RETIREMENT ANNUITY**

The Baltimore Life Insurance Company is requested to include the following "Individual Retirement Annuity" endorsement in my policy in order that said policy may be issued as an "Individual Retirement Annuity" in accordance with Regulations 408A of the Internal Revenue Code ("the Code").

This plan is intended to qualify under the Internal Revenue Code for tax favored status. Language contained in this endorsement referring to federal tax statutes or rules is informational and instructional.

Your qualifying status, rather than the insurance contract, is the controlling factor as to whether your funds will receive tax favored treatment. Please ask your tax advisor if you have any questions as to whether or not you qualify.

If this is an inherited ROTH IRA within the meaning of Code Section 408(d)(3)(c) maintained for the benefit of a designated beneficiary of a deceased individual, references in this document to the "individual" are to the deceased individual.

ROTH INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT

In order that this policy may qualify as an "Individual Retirement Annuity" under Section 408 A of the Internal Revenue Code, the following modifications have been made:

Article I

1. If this Roth IRA is not designated as a Roth Conversion IRA, then, except in the case of a rollover contribution described in section 408A(e), the trustee will accept only cash contributions and only up to a maximum amount of \$5,000 with an additional \$1000 if you are over age 50.

After 2008, the \$5000 amount will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code Section 219(b)(5)(D). Such adjustments will be in multiples of \$500.

If the individual is 50 or older, the applicable amount under the above paragraph is increased by \$1000 for any taxable year beginning in 2006 and thereafter.

If the individual was a participant in a Section 401(k) plan of a certain employer in bankruptcy described in Code Section 219(b)(5)(C), then the applicable amount under the above paragraph is increased by \$3000 for taxable years beginning after 2006 and before 2010 only. An individual who makes contributions under this paragraph may not also make contributions under the above paragraph.

2. If this Roth IRA is designated as a Roth Conversion IRA, no contributions other than IRA Conversion Contributions made during the same tax year will be accepted.

Article II

The \$5,000 limit described in Article I is gradually reduced to \$0 between certain levels of adjusted gross income (AGI). For a single owner, the \$5,000 annual contribution is phased out between AGI of \$95,000 and \$110,000, for a married owner who files jointly, between AGI of \$150,000 and \$160,000: and for a married owner who files separately, between \$0 and \$10,000. In the case of a conversion, the trustee will not accept IRA Conversion Contributions in a tax year if the owner's AGI for that tax year exceeds \$100,000 or if the owner is married and files a separate return. Adjusted gross income is defined in section 408A(c)(3) and does not include IRA Conversion Contributions.

After 2006, the dollar amounts above will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code Section 408A(c)(3). Such adjustments will be in multiples of \$1000.

If this is an inherited ROTH IRA within the meaning of Section 408(d)(3)(C), no contributions will be accepted.

A regular contribution to a non-ROTH IRA may be recharacterized pursuant to the rules in Section 1.408A-5 of the regulations as a regular contribution to this ROTH IRA, subject to the limits above.

A "qualified rollover contribution" is a rollover contribution of a distribution from an eligible retirement plan described in Section 402(c)(8)(B). If the distribution is from an IRA, the rollover must meet the requirements of Code Section 408(d)(3), except the one-rollover-per-year rule of Section 408(d)(3)(B) does not apply if the distribution is from a non-ROTH IRA. If the distribution is from an eligible retirement plan other than an IRA, the rollover must meet the requirements of Code Section 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) or 457(e)(16), as applicable. A qualified rollover contribution also includes the paragraph below.

All or part of a military death gratuity or service members' group life insurance (SGLI) payment may be contributed if the contribution is made within one year of receiving the gratuity or payment. Such contributions are disregarded for purposes of the one-rollover-per-year rule under Section 408(d)(3)(B).

All or part of an airline payment (as defined in Section 125 of the Worker, Retiree, and Employer Recovery Act of 2008 (WRERA), Pub. L. 110-458 received by certain airline employees may be contributed if the contribution is made within 180 days of receiving the payment. However, notwithstanding the preceding limits on contributions, an individual may make additional contributions specifically authorized by statute – such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigation.

Article III

The owner's interest in the balance in the trust account is non-forfeitable.

Article IV

1. The contract does not require fixed contributions.
2. Any dividends (refund of contributions other than those attributable to excess contributions) arising under the contract will be applied before the close of the calendar year following the year of the dividend as contributions toward the contract.

Article V

1. If the owner dies before his or her entire interest is distributed to him or her and the owner's surviving spouse is not the sole beneficiary, the entire remaining interest will, at the election of the owner or, if the owner has not so elected, at the election of the beneficiary or beneficiaries, either:
 - (a) Be distributed by December 31 of the year containing the fifth anniversary of the owner's death, or

(b) Be distributed over the life expectancy of the designated beneficiary starting no later than December 31 of the year following the year of the owner's death.

If distributions do not begin by the date described in (b) distribution method (a) will apply.

2. In the case of distribution method 1.(b) above, to determine the minimum annual payment for each year, divide the owner's entire interest in the trust as of the close of business on December 31 of the preceding year by the life expectancy of the designated beneficiary using the attained age of the designated beneficiary as of the beneficiary's birthday in the year distributions are required to commence and subtract 1 for each subsequent year.
3. If the owner's spouse is the sole beneficiary on the owner's date of death, such spouse will then be treated as the owner.

If this is an inherited ROTH IRA within the meaning of Code Section 408(d)(3)(C) established for the benefit of a non-spouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under Section 402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the non-spouse designated beneficiary may elect to have distributions made under this paragraph if the transfer is made no later than the end of the year following the year of death.

Article VI

1. The owner agrees to provide the trustee with information necessary for the trustee to prepare any reports required under sections 408(i) and 408A(d)(3)(E), and Regulations section 1.408-5 and 1.408-6, and under guidance published by the Internal Revenue Service.
2. The trustee agrees to submit reports to the Internal Revenue Service and the owner as prescribed by the Internal Revenue Service.

Article VII

Notwithstanding any other articles, which may be added or incorporated, the provisions of Articles I through IV and this sentence will be controlling. Any additional articles that are not consistent with section 408A, the related regulations, and other published guidance will be invalid.

Article VIII

This agreement will be amended from time to time to comply with the provisions of the Code, related regulations, and other published guidance, subject to regulatory approval. Other amendments may be made with the consent of the persons whose signatures appear below.

Signature of Owner _____ Date _____

Witness _____ Date _____



 President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: ar-read.pdf		

THE BALTIMORE LIFE INSURANCE COMPANY
10075 Red Run Boulevard ! P.O. Box 1060 ! Owings Mills, Maryland 21117-
6050
(410) 581-6600

CERTIFICATION OF READABILITY

This is to certify that Forms 4011-1010 and 5229-1010 do not meet the minimum reading ease score for the State of Arkansas on the Flesch reading ease test as a result of the language which was drafted to conform with List of Required Modifications and Information Package (LRMs), which outline specific requirements of the Internal Revenue Code



Senior Vice President

October 1, 2010

Date