

SERFF Tracking Number: STLG-126814524 State: Arkansas  
Filing Company: Sterling Life Insurance Company State Tracking Number: 47392  
Company Tracking Number:  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010  
Standard Plans 2010  
Product Name: AR - 8.100.10 - We are Sterling Brochure  
Project Name/Number: /

## Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: AR - 8.100.10 - We are Sterling SERFF Tr Num: STLG-126814524 State: Arkansas  
Brochure

TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num: 47392  
Standard Plans 2010 Closed

Sub-TOI: MS08I.001 Plan A 2010

Co Tr Num:

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Jennifer Marinas,

Disposition Date: 12/15/2010

Savannah Pargas, Whitney Ochs

Date Submitted: 11/23/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/15/2010

Explanation for Other Group Market Type:

State Status Changed: 12/15/2010

Deemer Date:

Created By: Jennifer Marinas

Submitted By: Jennifer Marinas

Corresponding Filing Tracking Number:

Filing Description:

Re: Sterling Life Insurance Company Medicare Supplement Insurance Advertisement Filing

Filing - NAIC#77399

Advertisement Piece

8.100.10 - Initial Filing

Please find attached

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### 8.100.10 - We Are Sterling Brochure

This is a new brochure for AR and does not replace any material previously filed with the DOI. It does replace a material previously filed with CMS, Y0060\_19519 F&U (4/10). It may or may not be the initial point of contact with the prospect. It can be used in either branding or included with sales materials. It can be enclosed in mailings, displayed on tables, presented in person appointments, and other similar situations. It contains a general description of our company. It will be a color tri-fold.

#### Statement of Variability:

- The brochure contains a list of Sterling's products in brackets to be updated in case a plan is removed.
- AM Best rating is in brackets, so that it may be updated when the next year's ratings are released.
- Web Address and phone numbers are in brackets in case they are updated.

If you should have any questions, please give me a call directly at 360/392-9201, or contact me via email at [jennifer.marinas@sterlingplans.com](mailto:jennifer.marinas@sterlingplans.com).

Sincerely,

Jennifer Marinas  
Legal Assistant  
Compliance & Regulatory Affairs Department  
Sterling Life Insurance Company

## Company and Contact

### Filing Contact Information

Jennifer Marinas, Legal Assistant  
2219 Rimland Drive  
P.O. Box 5348  
Bellingham, WA 98227

[jennifer.marinas@sterlingplans.com](mailto:jennifer.marinas@sterlingplans.com)  
360-392-9201 [Phone]  
360-647-8632 [FAX]

### Filing Company Information

Sterling Life Insurance Company  
P.O. Box 5348  
Bellingham, WA 98227  
(360) 647-9080 ext. [Phone]

CoCode: 77399  
Group Code: 361  
Group Name:  
FEIN Number: 13-1867829

State of Domicile: Illinois  
Company Type: Insurance  
Company - Life, Accident & Health  
State ID Number:

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SERFF Tracking Number: STLG-126814524 State: Arkansas  
Filing Company: Sterling Life Insurance Company State Tracking Number: 47392  
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TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010  
Standard Plans 2010  
Product Name: AR - 8.100.10 - We are Sterling Brochure  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? Yes  
Fee Explanation: IL domicile state: \$50 per form  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$50.00	11/23/2010	42283155

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	12/15/2010	12/15/2010



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<b>Schedule Form</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
	AR - Multiple Product - We Are Sterling Brochure	Filed	Yes



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*servicing the*  
*needs*  
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Pacific Time

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Administrative Offices  
P.O. Box 5348  
Bellingham, WA 98227-5348  
[1-888-858-8572]

Visit us online at [[www.sterlinghealth.com](http://www.sterlinghealth.com)]

This is a solicitation of insurance. Contact may be made  
by Sterling or a Sterling agent.

**STERLING**  
Life Insurance Company  
Real People. Wise Choices.®

8:100:10

We are  
Sterling.

**STERLING**  
Life Insurance Company  
Real People. Wise Choices.®



## Our foundation is our strength.

At Sterling, we are dedicated to serving the needs of Medicare beneficiaries and their healthcare providers. It is our focus. Our philosophy of “Real People. Wise Choices.” is more than a tag line, it’s the way we do business.

We take great pride in the quality of our customer service and feel our customers deserve a real, live person on the phone to assist them. We believe in customer service excellence at all levels of our organization. Behind the scenes, every Sterling employee is engaged in developing better ways to serve our customers.

Sterling is committed to providing solutions for Medicare beneficiaries. Because of that, every business decision we make includes answering the question, “How will this affect our customers?”

## Company History

Sterling Life Insurance Company was established in 1958. In 1999, Sterling entered the Medicare market and expanded its sales force across the nation. Sterling’s national licensing and expertise in designing innovative products and services exclusively related to the Medicare population helped Sterling create a unique niche in the health insurance industry.

## Sterling Today

Sterling is licensed in 50 states, plus Washington, D.C., and has sales offices across the country. We are continuing to expand our national presence as well as our product lines. Our Product Development team is constantly looking for new programs to provide value and added services with our current and future products.



["A-" rated organizations are defined by A.M. Best as Excellent companies and are considered to have a strong ability to meet their obligations.]

## Financial Stability

In a challenging economy, it’s reassuring to know the company you deal with is financially sound and stable. Sterling is rated ["A-" (Excellent)] by A.M. Best. With the dedication of Sterling’s executive team and a solid financial foundation, Sterling is positioned to lead the way in providing innovation, value and service for Medicare beneficiaries.

## Sterling’s Products\*

- ♦ [Health Insurance for Medicare beneficiaries]
- ♦ [Life Insurance]
- ♦ [Long Term Care Insurance]
- ♦ [Critical Condition Insurance]
- ♦ [Cancer Insurance]
- ♦ [Dental]

\*Not all plans are available in all areas.