

SERFF Tracking Number: AULD-126564940 State: Arkansas
Filing Company: State Life Insurance Company State Tracking Number: 45303
Company Tracking Number: I-22308
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.001 Fixed Premium
Variable
Product Name: Protecting Your Retirement Nest Egg
Project Name/Number: Protecting Your Retirement Nest Egg/I-22308

Filing at a Glance

Company: State Life Insurance Company
Product Name: Protecting Your Retirement Nest Egg
TOI: A02I Individual Annuities- Deferred Non-Variable
Sub-TOI: A02I.001 Fixed Premium
Filing Type: Form
SERFF Tr Num: AULD-126564940 State: Arkansas
SERFF Status: Closed-Filed-Closed
Co Tr Num: I-22308
Author: Ann Smith
Date Submitted: 03/30/2010
State Tr Num: 45303
State Status: Filed-Closed
Reviewer(s): Linda Bird
Disposition Date: 03/31/2010
Disposition Status: Filed-Closed
Implementation Date Requested: On Approval
Implementation Date:
State Filing Description:

General Information

Project Name: Protecting Your Retirement Nest Egg
Project Number: I-22308
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 03/31/2010
Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 03/31/2010
Created By: Ann Smith
Corresponding Filing Tracking Number:
Deemer Date:
Submitted By: Ann Smith
Filing Description:
RE: The State Life Insurance Company
FEIN: 35-0684263 NAIC: 69116

Invitation to Inquire Advertising
Form:
I-22308 Protecting Your Retirement Nest Egg

The above referenced advertisement is being submitted for your information. This form is new and does not replace any

SERFF Tracking Number: AULD-126564940 State: Arkansas
Filing Company: State Life Insurance Company State Tracking Number: 45303
Company Tracking Number: I-22308
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.001 Fixed Premium
Variable
Product Name: Protecting Your Retirement Nest Egg
Project Name/Number: Protecting Your Retirement Nest Egg/I-22308

form currently in use by our company.

Our brokers will use this advertisement with prospective clients for State Life's portfolio of products, which includes Asset-Care, Annuity Care, Immediate Care and Legacy Care.

Asset-Care, form number L301, (whole life with long term care provisions) approved by your department on March 8, 2006.

Annuity-Care, form number SA34, (single premium deferred annuity with long term care provisions) approved by your department on May 17, 2006.

Legacy Care, form number SA-32, (single premium deferred annuity) approved by your department on June 20, 2006.

Immediate-Care, form number SA33 (single premium immediate annuity) approved by your department on January 20, 2006.

This advertising piece is pending approval by our domiciliary state, Indiana.

State Life has reviewed the form and believes, to the best of its knowledge, the form is both consistent with the laws and regulations of your state and in compliance with those laws and regulations. The form contains no unusual or possibly controversial items deviating from normal company or industry standards.

Company and Contact

Filing Contact Information

Ann Smith, Sr. Contract Analyst Ann.Smith@oneamerica.com
One American Square 317-285-4223 [Phone]
Indianapolis, IN 46206

Filing Company Information

State Life Insurance Company CoCode: 69116 State of Domicile: Indiana
One American Square Group Code: 619 Company Type:
P.O. Box 406 Group Name: State ID Number:
Indianapolis, IN 46206 FEIN Number: 35-0684263
(877) 285-7660 ext. [Phone]

Filing Fees

SERFF Tracking Number: AULD-126564940 State: Arkansas
Filing Company: State Life Insurance Company State Tracking Number: 45303
Company Tracking Number: I-22308
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.001 Fixed Premium
Variable
Product Name: Protecting Your Retirement Nest Egg
Project Name/Number: Protecting Your Retirement Nest Egg/I-22308

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Life Insurance Company	\$25.00	03/30/2010	35267342

SERFF Tracking Number: AULD-126564940 State: Arkansas
Filing Company: State Life Insurance Company State Tracking Number: 45303
Company Tracking Number: I-22308
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.001 Fixed Premium
Variable
Product Name: Protecting Your Retirement Nest Egg
Project Name/Number: Protecting Your Retirement Nest Egg/I-22308

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	03/31/2010	03/31/2010

SERFF Tracking Number: AULD-126564940 *State:* Arkansas
Filing Company: State Life Insurance Company *State Tracking Number:* 45303
Company Tracking Number: I-22308
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.001 Fixed Premium
Variable
Product Name: Protecting Your Retirement Nest Egg
Project Name/Number: Protecting Your Retirement Nest Egg/I-22308

Disposition

Disposition Date: 03/31/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AULD-126564940 *State:* Arkansas
Filing Company: State Life Insurance Company *State Tracking Number:* 45303
Company Tracking Number: I-22308
TOI: A021 Individual Annuities- Deferred Non-Variable *Sub-TOI:* A021.001 Fixed Premium
Product Name: Protecting Your Retirement Nest Egg
Project Name/Number: Protecting Your Retirement Nest Egg/I-22308

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	Protecting Your Retirement Nest Egg		Yes

SERFF Tracking Number: AULD-126564940 State: Arkansas
 Filing Company: State Life Insurance Company State Tracking Number: 45303
 Company Tracking Number: I-22308
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.001 Fixed Premium
 Variable
 Product Name: Protecting Your Retirement Nest Egg
 Project Name/Number: Protecting Your Retirement Nest Egg/I-22308

Form Schedule

Lead Form Number: I-22308

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	I-22308	Advertising	Protecting Your Retirement Nest Egg	Initial		0.000	I-22308_all product client seminar-std.ppt [Compatibilit.pdf



Protecting your retirement nest egg



Important retirement decisions

- Providing sufficient income
- Estate preservation—efficiently passing your assets to the next generation
- Protecting assets

**Not a deposit • Not FDIC insured • Not guaranteed by any bank •
Not insured by any federal government agency**

Policy Form Series: *Asset-Care*: L301, SA31 and R501; *Annuity Care*: SA34; *Legacy Care*: SA32, R502 and R503; *ImmediateCare*: SA33. All policies may not be available in all states or may vary by state. Policies are medically underwritten (except *Legacy Care*) and issued by The State Life Insurance Company, Indianapolis, Indiana.

A fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of income through a process called annuitization and also provides a fixed rate of return based on the terms of the contract. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59 ½, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them.

I-22308

- *Products and financial services provided by | THE STATE LIFE INSURANCE COMPANY | a ONEAMERICA® company*

Obstacles we may face

- Market downturns or poor earnings
- Outliving assets: preparing to live to 85 and living to age 95
- Extended illness/care stay
 - Long-term care can not only threaten your assets but also your income.

Longevity

- Longevity means living a long life.
- If you don't die, you live.
 - As you get older, you may need care.
 - What are the chances?
 - What's the impact upon your wealth?
- Primarily there are three ways available to pay for care:
 - From your assets
 - With insurance
 - Through government programs

Preparing for longevity

- You have multiple concerns:
 - Wealth transfer
 - Asset growth
 - Guarantees
 - Long-term care
- Insurance products exist that can solve multiple concerns by utilizing assets you already own.



Asset-Care I example

Single-premium whole life insurance with LTC benefits

- Hypothetical example
 - Joint insureds
 - Joint equal age of 65 years
 - Current personal account of \$100,000
 - Taxable

Hypothetical example used for educational purposes only.

I-22308



Asset-Care | example

Single-premium whole life insurance with LTC benefits

Current taxable account

\$100,000

Earned income taxes

Asset-Care Premium

\$100,000

Additional life insurance with LTC benefits

\$120,945

LTC benefit
monthly: \$4,419

Total long-term care or death benefit

\$220,945

No income tax

Numeric examples are hypothetical and were used for educational purposes only.

LTC benefits paid reduce the death benefit.

I-22308



Asset-Care I example

Single-premium whole life insurance with LTC benefits

- Asset-Care I features
 - 4% guaranteed interest rate (subject to change)
 - Qualifying LTC benefits subject to monthly maximum per insured
 - Entire death benefit can be used to fund LTC
 - No reduced benefit period when accessing death benefit for LTC expenses; however, LTC benefits paid reduce death benefit
 - No income taxes payable on LTC or death benefit
- In scenario from previous slide, \$220,945 is actual benefit received from a \$100,000 single premium based upon a male and female with a joint equal age of 65, class 1 and non-smokers

I-22308



Asset-Care | example illustration

Single-premium whole life insurance with LTC benefits

End of Policy Year	Insureds' Joint Equal Age	Contract Premium	Cash Value Accumulation Fund	Cash Surrender Value*	Death/LTC Benefit Balance
1	66	\$100,000	\$94,096	\$100,000	\$220,945
2	67	\$0	\$97,781	\$100,000	\$220,945
3	68	\$0	\$101,551	\$100,000	\$220,945
4	69	\$0	\$105,400	\$100,000	\$220,945
5	70	\$0	\$109,324	\$101,671	\$220,945
6	71	\$0	\$113,309	\$106,511	\$220,945
7	72	\$0	\$117,346	\$111,479	\$220,945
8	73	\$0	\$121,423	\$116,566	\$220,945
9	74	\$0	\$125,525	\$121,760	\$220,945
10	75	\$0	\$129,639	\$127,695	\$220,945
15	80	\$0	\$149,898	\$149,898	\$220,945
20	85	\$0	\$167,797	\$167,797	\$220,945
25	90	\$0	\$181,431	\$181,431	\$220,945
30	95	\$0	\$191,687	\$191,687	\$220,945
34	99	\$0	\$196,895	\$196,895	\$220,945

*Guaranteed Return of Premium reflected in years where surrender value is less than premiums paid. All guarantees are subject to the claims paying ability of State Life.

Numeric examples are hypothetical and were used for educational purposes only.

Products and financial services provided by | THE STATE LIFE INSURANCE COMPANY | a ONEAMERICA® company



Additional planning options for all stages of life

- *Annuity Care*®
- *Legacy Care*®
- *ImmediateCare*®

Which solution is suitable for you?

I-22308



Questions and answers

I-22308

Products and financial services provided by | THE STATE LIFE INSURANCE COMPANY | a ONEAMERICA® company



State Life & OneAmerica

ONEAMERICA[®] *companies:*

AMERICAN UNITED LIFE INSURANCE COMPANY[®]

AUL REINSURANCE MANAGEMENT SERVICES, LLC

ONEAMERICA SECURITIES, INC.

PIONEER MUTUAL LIFE INSURANCE COMPANY

A stock subsidiary of American United Mutual Insurance Holding Company

R.E. MOULTON, INC.

THE STATE LIFE INSURANCE COMPANY

I-22308

Products and financial services provided by | THE STATE LIFE INSURANCE COMPANY | a ONEAMERICA[®] company



Thank you for attending!

Preparing for longevity isn't only about you; it's also about your family.

**Not a deposit • Not FDIC insured • Not guaranteed by any bank •
Not insured by any federal government agency**

Policy Form Series: *Asset-Care*: L301, SA31 and R501; *Annuity Care*: SA34; *Legacy Care*: SA32, R502 and R503; *ImmediateCare*: SA33. All policies may not be available in all states or may vary by state. Policies are medically underwritten (except *Legacy Care*) and issued by The State Life Insurance Company, Indianapolis, Indiana.

A fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of income through a process called annuitization and also provides a fixed rate of return based on the terms of the contract. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59 ½, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them.

I-22308

Products and financial services provided by | THE STATE LIFE INSURANCE COMPANY | a ONEAMERICA® company

SERFF Tracking Number: AULD-126564940 State: Arkansas
Filing Company: State Life Insurance Company State Tracking Number: 45303
Company Tracking Number: I-22308
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.001 Fixed Premium
Variable
Product Name: Protecting Your Retirement Nest Egg
Project Name/Number: Protecting Your Retirement Nest Egg/I-22308

Supporting Document Schedules

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

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: We believe this requirement is not applicable to this advertising filing.		
Comments:		

STATE OF ARKANSAS

CERTIFICATION

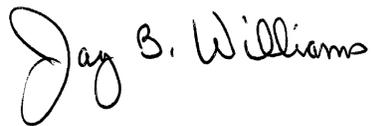
_____ _____M_____

_____M_____ _____

I-22308

_____ _____
March 30, 2010

_____ha_____ha_____a_____ha_____c_____r_____
_____a_____a_____1_____10_____



Jay B. Williams

_____Corporate _____a_____c_____
