

SERFF Tracking Number: WSST-126547054 State: Arkansas
 Filing Company: Integrity Life Insurance Company State Tracking Number: 45202
 Company Tracking Number: IL.31 1003
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: SBM MAT END\IE.31 1003\vp
 Project Name/Number: SBM MAT END\IE.31 1003\vp /SBM MAT END\IE.31 1003\vp

Filing at a Glance

Company: Integrity Life Insurance Company

Product Name: SBM MAT END\IE.31 1003\vp

TOI: A021 Individual Annuities- Deferred Non-Variable

Sub-TOI: A021.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: WSST-126547054 State: Arkansas

SERFF Status: Closed-Approved- Closed State Tr Num: 45202

Co Tr Num: IL.31 1003

State Status: Approved-Closed

Authors: Megan Thomas, Nikki Lape, Ramona Piercefield

Reviewer(s): Linda Bird

Disposition Date: 03/19/2010

Date Submitted: 03/18/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: SBM MAT END\IE.31 1003\vp

Project Number: SBM MAT END\IE.31 1003\vp

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/19/2010

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: 03/19/2010

Created By: Ramona Piercefield

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Ramona Piercefield

Filing Description:

RE: IL.31 1003 Endorsement

Integrity Life Insurance Company

NAIC Code 74780

FEIN #86-0214103

The above-referenced forms are being submitted in final print for review and approval. These forms are new and are not intended to replace any existing forms.

SERFF Tracking Number: WSSST-126547054 State: Arkansas
Filing Company: Integrity Life Insurance Company State Tracking Number: 45202
Company Tracking Number: IL.31 1003
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: SBM MAT END\IE.31 1003\vp
Project Name/Number: SBM MAT END\IE.31 1003\vp /SBM MAT END\IE.31 1003\vp

Domiciliary Filing:

This filing has been submitted to our domiciliary state of Ohio and is pending approval.

Endorsement:

The endorsements will be attached to in-force contracts only, as we no longer issue the products to which these endorsements are being attached. The endorsements extend the maturity date in the existing contracts to the Annuitant's 100th birthday.

This change will be beneficial to the owner in all cases. We are not taking away any rights or benefits. We are only expanding the time during which the owner may choose to leave his annuity intact to grow tax-deferred. The owner may still elect to annuitize his contract or take a lump sum at anytime. With the endorsement, the owner has more time (until age 100, rather than a younger age) if they want it, to make a terminal decision about the investment.

Flexibility

With respect to these endorsements, we reserve the right to change officer signatures if such items should change in the future.

Readability and Certifications:

A readability certification and other required certifications are attached, if required.

Format:

Our printers use various fonts and layouts; therefore, we reserve the right to format the pages of this form to conform to the printer's requirements. No change in language will occur, only a possible break or renumbering of a page. In addition, we also reserve the right to correct any inconsequential typographical errors that may be detected after approval; such as, misspelled words, spacing, or punctuation errors.

We look forward to your review and approval.

Company and Contact

Filing Contact Information

Ramona Piercefield, Product & State Filing Analyst
400 Broadway
Cincinnati, OH 45202
Ramona.Piercefield@wslife.com
800-446-0795 [Phone] 1873 [Ext]
513-357-4123 [FAX]

Filing Company Information

SERFF Tracking Number: WSSST-126547054 State: Arkansas
 Filing Company: Integrity Life Insurance Company State Tracking Number: 45202
 Company Tracking Number: IL.31 1003
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: SBM MAT END\IE.31 1003\vp
 Project Name/Number: SBM MAT END\IE.31 1003\vp /SBM MAT END\IE.31 1003\vp

Integrity Life Insurance Company CoCode: 74780 State of Domicile: Ohio
 400 Broadway Group Code: 836 Company Type: Life
 Cincinnati, OH 45202 Group Name: West-Southern State ID Number:
 Group
 (800) 446-0795 ext. [Phone] FEIN Number: 86-0214103

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per submission x 1 submission = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Integrity Life Insurance Company	\$50.00	03/18/2010	34990064

<i>SERFF Tracking Number:</i>	<i>WSSST-126547054</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Integrity Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45202</i>
<i>Company Tracking Number:</i>	<i>IL.31 1003</i>		
<i>TOI:</i>	<i>A021 Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A021.002 Flexible Premium</i>
<i>Product Name:</i>	<i>SBM MAT END\IE.31 1003\rp</i>		
<i>Project Name/Number:</i>	<i>SBM MAT END\IE.31 1003\rp /SBM MAT END\IE.31 1003\rp</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/19/2010	03/19/2010

SERFF Tracking Number: WSSST-126547054 *State:* Arkansas
Filing Company: Integrity Life Insurance Company *State Tracking Number:* 45202
Company Tracking Number: IL.31 1003
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: SBM MAT END\IE.31 1003\rp
Project Name/Number: SBM MAT END\IE.31 1003\rp /SBM MAT END\IE.31 1003\rp

Disposition

Disposition Date: 03/19/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: WSSST-126547054 *State:* Arkansas
Filing Company: Integrity Life Insurance Company *State Tracking Number:* 45202
Company Tracking Number: IL.31 1003
TOI: A021 Individual Annuities- Deferred Non-Variable *Sub-TOI:* A021.002 Flexible Premium
Product Name: SBM MAT END\IE.31 1003\vp
Project Name/Number: SBM MAT END\IE.31 1003\vp /SBM MAT END\IE.31 1003\vp

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	IE.31 1003 Flesch Certificate		Yes
Form	Endorsement		Yes

SERFF Tracking Number: WSSST-126547054 State: Arkansas
 Filing Company: Integrity Life Insurance Company State Tracking Number: 45202
 Company Tracking Number: IL.31 1003
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: SBM MAT END\IE.31 1003\vp
 Project Name/Number: SBM MAT END\IE.31 1003\vp /SBM MAT END\IE.31 1003\vp

Form Schedule

Lead Form Number: IL.31 1003

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	IE.31 1003	Policy/Cont Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		53.000	IE.31 1003.pdf

Integrity Life Insurance Company

ENDORSEMENT

THIS ENDORSEMENT amends your annuity Policy or Certificate issued by Integrity Life Insurance Company, originally State Bond and Mortgage Life Insurance Company (hereafter referred to as "Policy"). The effective date of this Endorsement shall be the date the Policy was issued. If any provisions of the Policy conflict with this Endorsement, the provisions of this Endorsement will apply.

The following section is hereby added to your annuity Policy:

"Maturity Date: The Maturity Date is any date that you elect to receive a Settlement Options under the terms of this Policy. Any such election shall be made by giving written notice in a form that is satisfactory to us. The Maximum Maturity Date means the latest date we will begin making payments under one of our Settlement Options. The Maximum Maturity Date is the date the Annuitant reaches 100 years old. You may elect to receive a Settlement Option prior to the Maximum Maturity Date."

All references on your Policy Data or Schedule page and application to "Maturity Date" and any dates in connection with these terms are hereby deleted. All references in the Policy to the Maturity Date shown on the Policy Data page, Schedule page and page 1 are hereby deleted.

SPECIMEN

Jill T. McGruder, President

SPECIMEN

Edward J. Babbitt, Secretary

Integrity Life Insurance Company

NAIC CODE #74780

CERTIFICATION

I, M. Lisa Cooper, an officer of Integrity Life Insurance Company hereby certify that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms meet the reading ease requirements of your state Statutes and Regulations.

Form Numbers	Readability Score
IE.31 1003* – Endorsement combined with FPA-787	53



M. Lisa Cooper
Product & State Filing Officer

Date: 03/17/2010

Integrity Life Insurance Company

ENDORSEMENT

THIS ENDORSEMENT amends your annuity Policy or Certificate issued by Integrity Life Insurance Company, originally State Bond and Mortgage Life Insurance Company (hereafter referred to as "Policy"). The effective date of this Endorsement shall be the date the Policy was issued. If any provisions of the Policy conflict with this Endorsement, the provisions of this Endorsement will apply.

The following section is hereby added to your annuity Policy:

"Maturity Date: The Maturity Date is any date that you elect to receive a Settlement Options under the terms of this Policy. Any such election shall be made by giving written notice in a form that is satisfactory to us. The Maximum Maturity Date means the latest date we will begin making payments under one of our Settlement Options. The Maximum Maturity Date is the date the Annuitant reaches 100 years old. You may elect to receive a Settlement Option prior to the Maximum Maturity Date."

All references on your Policy Data or Schedule page and application to "Maturity Date" and any dates in connection with these terms are hereby deleted. All references in the Policy to the Maturity Date shown on the Policy Data page, Schedule page and page 1 are hereby deleted.

SPECIMEN

Jill T. McGruder, President

SPECIMEN

Edward J. Babbitt, Secretary