

SERFF Tracking Number:	AULD-126560722	State:	Arkansas
Filing Company:	State Life Insurance Company	State Tracking Number:	45507
Company Tracking Number:	I-22216		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.003 Single Premium
Product Name:	Annuity Care Brochure		
Project Name/Number:	Annuity Care Brochure/I-22216		

Filing at a Glance

Company: State Life Insurance Company

Product Name: Annuity Care Brochure

TOI: A02I Individual Annuities- Deferred Non-Variable

Sub-TOI: A02I.003 Single Premium

Filing Type: Form

SERFF Tr Num: AULD-126560722 State: Arkansas

SERFF Status: Closed-Filed-Closed State Tr Num: 45507

Co Tr Num: I-22216

State Status: Filed-Closed

Reviewer(s): Linda Bird

Author: Ann Smith

Disposition Date: 04/27/2010

Date Submitted: 04/26/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Annuity Care Brochure

Project Number: I-22216

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/27/2010

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: 04/27/2010

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

Advertising Forms:

I-22216 Annuity Care Brochure – Invitation to Contract

The above referenced advertisement is being submitted for your review and approval. This form is new and replaces form number I-18563 approved by your department on August 28, 2006, SERFF Number SERT-6SVKRE206.

Our brokers will use this advertisement with prospective clients for State Life's annuity policy, form number SA34,

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(single premium fixed interest deferred annuity with long-term care benefits) approved by your department on May 17, 2006 (SERFF Number SERT-6NSL2A121) and annuity care tax qualified endorsement, form number R508, approved by your department on September 28, 2006 (SERFF Number SERT-6TSLQU296).

This advertising piece is not yet approved 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

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	04/26/2010	35944280
State Life Insurance Company	\$25.00	04/26/2010	35956024

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Disposition

Disposition Date: 04/27/2010

Implementation Date:

Status: Filed-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	Annuity Care Brochure		Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/26/2010
Submitted Date 04/26/2010
Respond By Date 05/26/2010

Dear Ann Smith,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Regulation 57 was revised effective January 1, 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$25.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/26/2010
Submitted Date 04/26/2010

Dear Linda Bird,

Comments:

Thank you for your review.

Response 1

Comments: We sent another \$25.00 to you via EFT.

Related Objection 1

Comment:

Regulation 57 was revised effective January 1, 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$25.00 is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

If you need more information, please let me know.

Sincerely,
Ann Smith



Annuity Care®

Make the assets you spent a lifetime
to build...last a lifetime.

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

If you have not purchased long-term care insurance yet, we probably know why.

Typically, there are five reasons why people have not yet purchased long-term care (LTC) insurance. Do these sound familiar to you?

Annuity Care, a single-premium deferred annuity with LTC benefits, requires that you qualify for coverage. To learn how this policy can work for your situation, ask your insurance representative for a personalized illustration and an Outline of Coverage.

“I don’t like the thought of paying a premium for the rest of my life.”

With Annuity Care, an existing asset can be utilized as a single premium. This avoids on-going annual premiums like other, traditional long-term care insurance options you may have seen.

“I am concerned my premiums could increase.”

With health-based LTC insurance, there is a chance the price could increase and become unaffordable when you need the benefits most. This problem can be solved with Annuity Care®, a single premium deferred annuity.

“It’s too hard to fill out the application, and it takes too long to get approved.”

Applying for insurance can be a difficult process. However, with Annuity Care, the application is brief. There are no medical exams and, after a telephone interview, the time frame for a decision is short.

“Unless I need long-term care, I will never collect any benefits.”

With Annuity Care, you will have the benefits of LTC protection if you need them. If you don’t need to use this protection, your annuity’s accumulated value will go to your named beneficiaries upon your death.

“I already have money set aside to pay for any long-term care expenses I may incur”

Annuity Care is a great way to formalize your long-term care strategy instead of “going it alone” with a self-funding strategy.

Note: No specific individual made the statements listed above. Quotations were used for illustration purposes only.



When you make decisions about your LTC protection, there are three important aspects to consider:

Are you comfortable in totally self-funding?

Some individuals have already set aside funds to cover the costs of a potential LTC stay. This money could be reallocated to Annuity Care to make your self-funding strategy concrete.

If you are not comfortable in totally self-funding, how much risk do you want to insure?

Self-funding may not be enough to cover all your LTC needs. Complete self-funding could fall short if there is an extended, longer-than-average LTC stay or if care for both a husband and a wife is needed. This is when the Annuity Care Plus option (requires additional premium and is subject to state availability) can provide further protection of your assets.

The Pension Protection Act and Annuity Care

The Pension Protection Act affords certain tax advantages to Annuity Care policies funded with after-tax money.

- Withdrawals from Annuity Care to pay for qualifying long-term care expenses are not subject to income tax, regardless of gain (as a reduction of cost basis).
- Additional long-term care benefits received from Annuity Care Plus are not subject to income tax.

Annuity Care:

- Can provide LTC benefits through the use of a single-premium deferred annuity. The company may credit a higher interest rate to amounts withdrawn for qualifying long-term care expenses.
- Provides benefits for qualifying expenses after a seven-day waiting period.
- If LTC is never needed, upon your death, your named beneficiary will receive the balance of your accumulated value.

Annuity Care Plus: Optional lifetime coverage

- Can provide either lifetime or an additional 36 months of monthly LTC benefits. Monthly LTC benefits are available from Annuity Care Plus after the Annuity Care LTC benefits have been exhausted under the terms of the policy.
- Provides guaranteed premiums with rates that will never increase.



It's time to prepare for tomorrow... today.

Note: Annuity Care is issued and underwritten by The State Life Insurance Company, a OneAmerica company, of Indianapolis, IN. Policy form series numbers SA34 and R508 may not be available in all states or may vary by state. 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 59½, 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.

About State Life

The State Life Insurance Company, a OneAmerica company, is focused on providing asset-based long-term care solutions. State Life is a recognized leader in providing these solutions, which utilize life insurance, fixed-interest deferred and immediate annuities. The company's extensive Care Solutions portfolio of products helps consumers build a secure future by helping to protect their assets.

About OneAmerica

OneAmerica Financial Partners, Inc., is headquartered in Indianapolis, IN. The companies of OneAmerica® can trace their solid foundations back more than 130 years in the insurance and financial services marketplace.

OneAmerica's nationwide network of companies offers a variety of products to serve the financial needs of their policyholders and other clients. These products include retirement plan products and services; individual life insurance, annuities, long-term care solutions and employee benefits. The goal of OneAmerica is to blend the strengths of each company to achieve greater collective results.

The products of the OneAmerica companies are distributed through a network of employees, agents, brokers and other distribution sources that are committed to increasing value to our policyholders by helping them plan to meet their financial goals.

We deliver on our promises when customers need us most.



*The State Life Insurance Company
a ONEAMERICA® company
P.O. Box 406
Indianapolis, IN 46206
(317) 285-2300
www.oneamerica.com*

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

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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:			

		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	We believe this requirement is not applicable to this advertising filing.		
Comments:			

STATE OF ARKANSAS

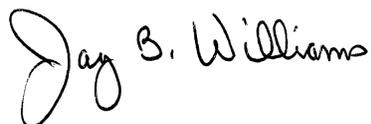
CERTIFICATION

CARRIER: THE STATE LIFE INSURANCE COMPANY

SUBMISSION: _____
I-22216

DATE: _____
March 8, 2010

I hereby certify that to the best of my knowledge and belief the above submission conforms to Arkansas Regulation 19 § 10B.



Jay B. Williams
Name

Vice President, Corporate Compliance
Title