

SERFF Tracking Number: FRCS-126609469 State: Arkansas  
 Filing Company: First Investors Life Insurance Company State Tracking Number: 45607  
 Company Tracking Number: 5174.1  
 TOI: A05I Individual Annuities- Immediate Non- Variable Sub-TOI: A05I.000 Annuities - Immediate Non-variable  
 Product Name: Single Premium Immediate Annuity SPIA-1 (01/09)  
 Project Name/Number: Firstinv/80.1/80.1

## Filing at a Glance

Company: First Investors Life Insurance Company

Product Name: Single Premium Immediate Annuity SPIA-1 (01/09) SERFF Tr Num: FRCS-126609469 State: Arkansas

TOI: A05I Individual Annuities- Immediate Non- Variable SERFF Status: Closed-Accepted For Informational Purposes State Tr Num: 45607

Sub-TOI: A05I.000 Annuities - Immediate Non-variable Co Tr Num: 5174.1 State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Jana Ellmaker, Kevin Wiggs

Disposition Date: 05/11/2010

Date Submitted: 05/06/2010

Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Firstinv/80.1

Status of Filing in Domicile: Not Filed

Project Number: 80.1

Date Approved in Domicile:

Requested Filing Mode: Informational

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: 05/11/2010

Explanation for Other Group Market Type:

State Status Changed: 05/11/2010

Deemer Date:

Created By: Kevin Wiggs

Submitted By: Kevin Wiggs

Corresponding Filing Tracking Number: 42060

Filing Description:

We have been retained by First Investors Life Insurance Company to file the enclosed statement of variability for information in your state.

Our fee of \$50 has been sent by EFT on this same date.

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This statement of variability is intended to replace the version that was submitted with single premium immediate annuity contract SPIA-1 (01/09)(AR), which was approved on 4/7/2009 (SERFF tracking number FRCS-126083307, state file number 42060). The only change is to allow for additional payment options, which has no effect on the contract itself.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

If you have any questions or need additional information, please call toll-free 1-800-927-2730. Thank you for your assistance.

## Company and Contact

### Filing Contact Information

Kevin Wiggs, Compliance Specialist kevin.wiggs@firstconsulting.com  
 1020 Central 800-927-2730 [Phone] 2736 [Ext]  
 Suite 201 816-391-2755 [FAX]  
 Kansas City, MO 64105

### Filing Company Information

(This filing was made by a third party - FC01)

First Investors Life Insurance Company CoCode: 63495 State of Domicile: New York  
 110 Wall Street Group Code: Company Type:  
 New York, NY 10005 Group Name: State ID Number:  
 (212) 858-8231 ext. [Phone] FEIN Number: 13-1968606

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: AR fee of \$50.00.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
First Investors Life Insurance Company	\$50.00	05/06/2010	36288171

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	05/11/2010	05/11/2010

*SERFF Tracking Number:* FRCS-126609469      *State:* Arkansas  
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Variable  
*Product Name:* Single Premium Immediate Annuity SPIA-1 (01/09)  
*Project Name/Number:* Firstinv/80.1/80.1

## **Disposition**

Disposition Date: 05/11/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:*      *FRCS-126609469*                      *State:*                      *Arkansas*  
*Filing Company:*              *First Investors Life Insurance Company*              *State Tracking Number:*      *45607*  
*Company Tracking Number:*      *5174.1*  
*TOI:*                      *A05I Individual Annuities- Immediate Non-Variable*              *Sub-TOI:*                      *A05I.000 Annuities - Immediate Non-variable*  
  
*Product Name:*              *Single Premium Immediate Annuity SPIA-1 (01/09)*  
*Project Name/Number:*      *Firstinv/80.1/80.1*

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	Third Party Authorization		Yes
<b>Supporting Document</b>	Revised Statement of Variability		Yes

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b> AR Revised SOV_CoC.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not applicable with this revised statement of variability filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Third Party Authorization		
<b>Comments:</b>		
<b>Attachment:</b> Auth_5-10_dist.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Revised Statement of Variability		
<b>Comments:</b>		
<b>Attachment:</b> SOV SPIA-1 _01-09_ revised 4-10_dist.pdf		

**STATE OF ARKANSAS  
CERTIFICATION OF COMPLIANCE**

**Company Name:** First Investors Life Insurance Company  
**Form Title(s):** Revised Statement of Variability  
**Form Number(s):** Revised Statement of Variability for form SPIA-1 (01/09) (AR)

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



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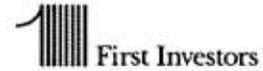
William H. Drinkwater  
Senior VP & Chief Actuary, FSA, MAAA

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April 27, 2010

Date

First Investors Life Insurance Company  
95 Wall Street  
New York, NY 10005



April 27, 2010

To: The Insurance Commissioner

### Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

First Investors Life Insurance Company

By:

A handwritten signature in cursive script, appearing to read 'William H. S. [unclear]', written over a horizontal line.

Title: Senior VP & Chief Actuary, FSA,  
MAAA

STATEMENT OF VARIABILITY  
SPIA-1 (01/09)

**Cover page:**

1. Company address may vary if Company moves.
2. Company toll free number may change if phone number changes.
3. Company's web address is bracketed to show may change in the future.
4. Company officer signatures and names may change if officers change.

**Page 3:**

Contract Data

1. Contract Number, Owner, Issue Date, Joint Owner, First Payment Date, Premium Payment, Annuitant and Joint Annuitant are "John Doe" information that will vary by individual policy.
2. First Payment Date will show the date of the first annuity payment.
3. Annuitant's Age and Joint Annuitant's Age will vary by individual annuitant, but will be between ages 0-80
4. Annuitant's Sex and Joint Annuitant's Sex will show "Male" or "Female".
5. Endorsements/Riders will show any endorsements or riders attached to the contract.
6. Annuity Income Option will show one of the following:
  - a. **Single Life Income with Guaranteed Period** – Payments commence on the First Payment Date and are guaranteed in the amount and frequency for the Guaranteed Period shown below and thereafter are made for the life of the Annuitant. If the death of the Annuitant occurs during the Right to Examine Contract period as shown on the Cover Page, the Purchase Payment will be refunded as described in the Contract under "Death of Annuitant". If the death of the Annuitant occurs after the Right to Examine Contract period, and during the Guaranteed Period, payments will be continued during the remainder of the Guaranteed Period to the Beneficiary as described in the Contract under "Death of Annuitant". No other benefit is payable as a result of the death of the Annuitant.
  - b. **Joint and Survivor Life Income with Guaranteed Period** – Payments commence on the First Payment Date and are guaranteed in the amount and frequency for the Guaranteed Period shown below. Thereafter payments are made for the joint life of the Annuitant and the Joint Annuitant and/or upon the death of either, for the lifetime of the surviving Annuitant. If the deaths of either the Annuitant, the Joint Annuitant, or both occur during the Right to Examine Contract Period as shown on the Cover Page, the Purchase Payment less any Annuity Income Payments made will be refunded. If the deaths of both the Annuitant and the Joint Annuitant occur after the Right to Examine Contract Period, and during the Guaranteed Period, payments will be continued during the remainder of the Guaranteed Period to the Beneficiary. See the section "Death of Annuitant" in the Contract for further information. No other benefit is payable as a result of the death(s) of the Annuitant and/or Joint Annuitant.
  - c. **Single Life Income** – Payments commence on the First Payment Date in the amount and frequency shown below and are made for the life of the Annuitant. If the death of the Annuitant occurs during the Right to Examine Contract Period as shown on the Cover Page, the Purchase Payment will be refunded as described in the Contract under "Death of Annuitant". **No other benefit is payable as a result of the death of the Annuitant even if Annuity Payments have not yet commenced.**

- d. **Joint and Survivor Life Income** – Payments commence on the First Payment Date in the amount and frequency for the Guaranteed Period shown below for the joint life of the Annuitant and the Joint Annuitant and/or upon the death of either, for the lifetime of the surviving Annuitant. If the deaths of either the Annuitant, the Joint Annuitant, or both occur during the Right to Examine Contract Period as shown on the Cover Page, the Purchase Payment will be refunded as described in the Contract under “Death of Annuitant”. **No other benefit is payable as a result of the death(s) of the Annuitant and/or Joint Annuitant even if Annuity Payments have not yet commenced.**
- e. **Joint and Two-Thirds to Survivor Life Income** – Payments commence on the First Payment Date in the amount and frequency for the Guaranteed Period shown below for the joint life of the Annuitant and the Joint Annuitant. Upon the death of either the Annuitant or the Joint Annuitant after the Right to Examine Contract Period as shown on the Cover Page, payments are made at two-thirds of the Annuity Income Payment amount for the lifetime of the surviving Annuitant. If the deaths of either the Annuitant, the Joint Annuitant, or both occur during the Right to Examine Contract Period, the Purchase Payment will be refunded as described in the Contract under “Death of Annuitant”. **No other benefit is payable as a result of the death(s) of the Annuitant and/or Joint Annuitant even if Annuity Payments have not yet commenced.**
- f. **Joint and One-Half to Survivor Life Income** – Payments commence on the First Payment Date in the amount and frequency for the Guaranteed Period shown below for the joint life of the Annuitant and the Joint Annuitant. Upon the death of either the Annuitant or the Joint Annuitant after the Right to Examine Contract Period as shown on the Cover Page, payments are made at one-half of the Annuity Income Payment amount for the lifetime of the surviving Annuitant. If the deaths of either the Annuitant, the Joint Annuitant, or both occur during the Right to Examine Contract Period, the Purchase Payment will be refunded as described in the Contract under “Death of Annuitant”. **No other benefit is payable as a result of the death(s) of the Annuitant and/or Joint Annuitant even if Annuity Payments have not yet commenced.**
- g. **Single Life Increasing Income with Guaranteed Period** – Payments commence on the First Payment Date in the amount and frequency shown below for the first contract year. On each Income Change Date, payments are increased by the Income Increase Percentage and remain level until the next Income Change Date. Payments are guaranteed for the Guaranteed Period shown below and thereafter are made for the life of the Annuitant. If the death of the Annuitant occurs during the Right to Examine Contract Period as shown on the Cover Page, the Purchase Payment less any Annuity Income Payments made will be refunded. If the death of the Annuitant occurs after the Right to Examine Contract Period, and during the Guaranteed Period, payments will be continued during the remainder of the Guaranteed Period to the Beneficiary. See the section “Death of Annuitant” in the Contract for further information. **No other benefit is payable as a result of the death of the Annuitant.**
- h. **Joint and Survivor Life Increasing Income with Guaranteed Period** – Payments commence on the First Payment Date in the amount and frequency shown below for the first contract year. On each Income Change Date, payments are increased by the Income Increase Percentage and remain level until the next Income Change Date. Payments are guaranteed for the Guaranteed Period shown below. Thereafter payments are made for the joint life of the Annuitant and the Joint Annuitant and/or upon the death of either, for the lifetime of the surviving

Annuitant. If the deaths of either the Annuitant, the Joint Annuitant, or both occur during the Right to Examine Contract Period as shown on the Cover Page, the Purchase Payment less any Annuity Income Payments made will be refunded. If the deaths of both the Annuitant and the Joint Annuitant occur after the Right to Examine Contract Period, and during the Guaranteed Period, payments will be continued during the remainder of the Guaranteed Period to the Beneficiary. See the section "Death of Annuitant" in the Contract for further information. **No other benefit is payable as a result of the death(s) of the Annuitant and/or Joint Annuitant.**

- i. **Single Life with Increasing Income** – Payments commence on the First Payment Date in the amount and frequency shown below for the first contract year. On each Income Change Date, payments are increased by the Income Increase Percentage and remain level until the next Income Change Date. Payments are made for the life of the Annuitant. If the death of the Annuitant occurs during the Right to Examine Contract Period as shown on the Cover Page, the Purchase Payment less any Annuity Income Payments made will be refunded. **No other benefit is payable as a result of the death of the Annuitant.**
- j. **Joint and Survivor Life with Increasing Income** – Payments commence on the First Payment Date in the amount and frequency shown below for the first contract year. On each Income Change Date, payments are increased by the Income Increase Percentage and remain level until the next Income Change Date. Payments are made for the joint life of the Annuitant and the Joint Annuitant and/or upon the death of either, for the lifetime of the surviving Annuitant. If the deaths of either the Annuitant, the Joint Annuitant, or both occur during the Right to Examine Contract Period as shown on the Cover Page, the Purchase Payment less any Annuity Income Payments made will be refunded. See the section "Death of Annuitant" in the Contract for further information. **No other benefit is payable as a result of the death(s) of the Annuitant and/or Joint Annuitant.**
- k. **Refund Life Annuity** – Payments commence on the First Payment Date in the amount and frequency shown below. Payments are paid in equal monthly installments (except for the final balancing payment) until total payments equal the purchase payment applied to this option and thereafter for the life of the Annuitant. If the death of the Annuitant occurs during the Right to Examine Contract Period as shown on the Cover Page, the Purchase Payment less any Annuity Income Payments made will be refunded. **No other benefit is payable as a result of the death of the Annuitant.**

#### Annuity Income Option Specifications

7. Frequency of Annuity Payment will show Annually, Semi-annually, Quarterly or Monthly, based on option elected.
8. Initial Annuity Payment will show the initial payment to be provided and will vary based on premium paid, annuitant's age and sex, and option elected.
9. Guaranteed Period will vary based on option selected.
10. Income Increase Percentage will show a percentage based on option selected or will show "N/A".
11. Income Increase Date will show date of any increase in income or will show "N/A", depending upon option selected.
12. Premium Tax may vary depending upon the taxing jurisdiction.

#### Administrative Office

13. Company address and phone number may vary if changed in the future.

**Back Cover**

1. Company address may vary if Company moves.
2. Company toll free number may change if phone number changes.