

SERFF Tracking Number: FDMC-126633693 State: Arkansas  
Filing Company: Fidelity Investments Life Insurance Company State Tracking Number: 45891  
Company Tracking Number: DVA-END-09/10  
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium  
Variable and Variable  
Product Name: DVA-END-09/10  
Project Name/Number: /

## Filing at a Glance

Company: Fidelity Investments Life Insurance Company

Product Name: DVA-END-09/10

SERFF Tr Num: FDMC-126633693 State: Arkansas

TOI: A02.11 Individual Annuities- Deferred Non-  
Variable and Variable

SERFF Status: Closed-Approved- State Tr Num: 45891

Closed

Sub-TOI: A02.11.002 Flexible Premium

Co Tr Num: DVA-END-09/10

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Nancy McManus

Disposition Date: 06/16/2010

Date Submitted: 06/07/2010

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

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: 06/16/2010

Explanation for Other Group Market Type:

State Status Changed: 06/16/2010

Deemer Date:

Created By: Nancy McManus

Submitted By: Nancy McManus

Corresponding Filing Tracking Number:

Filing Description:

June 7, 2010

Arkansas Insurance Department

1200 West Third Street

Little Rock, AR 72201-1904

Re: Fidelity Investments Life Insurance Company

NAIC # 93696-891 FEIN # 23-2164784

SERFF Tracking Number: FDMC-126633693 State: Arkansas  
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Variable and Variable  
Product Name: DVA-END-09/10  
Project Name/Number: /  
Form Number: DVA-END-09/10 Endorsement

Dear Commissioner/Director:

Fidelity Investments Life Insurance Company, a Utah domiciled insurance company, is submitting the above-captioned form for review and approval. The form is an endorsement to form DVA-2005, an individual flexible premium variable deferred annuity contract approved by your department on June 9, 2005. We are decreasing the contract's annual mortality & expense risk charge from 0.25% to 0.20% and its annual administrative charge from 0.10% to 0.05%. Form DVA-END-09/10 reflects these changes.

The new form does not contain any unusual or possibly controversial items from normal company or industry standards.

We will issue the new form approximately in September 2010. We plan to make every effort to duplicate the form on our contract assembly system as you see it now, however, we may have to make minor formatting changes to accommodate system constraints.

The following required state compliance forms are included:

State Form Name  
Flesch Certification

According to our calculations, there is a \$50 filing fee charge; this has been submitted via EFT. If you have any questions or comments, please call me at (617) 392-1492.

We thank you in advance for your immediate attention.

Sincerely,

Nancy McManus

Nancy McManus  
Senior Legal Product Manager  
Nancy.McManus@fmr.com

Enclosures

SERFF Tracking Number: FDMC-126633693 State: Arkansas  
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 Product Name: DVA-END-09/10  
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## Company and Contact

### Filing Contact Information

Nancy McManus, nancy.pecoraro.mcmanus@fmr.com  
 82 Devonshire Street - V5A 617-392-1492 [Phone]  
 Boston, MA 02109

### Filing Company Information

Fidelity Investments Life Insurance Company CoCode: 93696 State of Domicile: Utah  
 82 Devonshire St. Group Code: Company Type:  
 Boston, MA 02109 Group Name: State ID Number:  
 (617) 563-8561 ext. [Phone] FEIN Number: 23-2164784

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 fee for endorsement filings.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity Investments Life Insurance Company	\$50.00	06/07/2010	37044426

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	06/16/2010	06/16/2010

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## Disposition

Disposition Date: 06/16/2010

Implementation Date:

Status: Approved-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
Supporting Document	Cover Letter		Yes
Form	DVA-END-09/10		Yes

SERFF Tracking Number: FDMC-126633693 State: Arkansas  
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 Company Tracking Number: DVA-END-09/10  
 TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium  
 Variable and Variable  
 Product Name: DVA-END-09/10  
 Project Name/Number: /

## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	DVA-END-09/10	Certificate Amendment, Insert Page, Endorsement or Rider	DVA-END-09/10	Initial			FPRA Endorsement.pdf

**FIDELITY INVESTMENTS LIFE INSURANCE COMPANY**  
**SALT LAKE CITY, UTAH**

**DEFERRED ANNUITY**  
**ENDORSEMENT**

This endorsement is part of your contract. This endorsement replaces the Annual Mortality and Expense Risk Charge and Annual Administrative Charge stated within the Contract Schedule page.

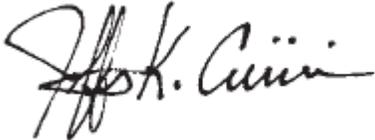
The Contract Schedule is amended as follows:

ANNUAL MORTALITY AND EXPENSE RISK CHARGE:	0.20%
ANNUAL ADMINISTRATIVE CHARGE:	0.05%

This endorsement is effective on the date we issue it to you ("Endorsement Date"). This endorsement will only apply to the Valuation Period starting on the Endorsement Date and to all Valuation Periods thereafter.

In all other respect, the Contract remains unchanged.

Signed for the Company in Boston, Massachusetts.



Jeffrey K. Cimini  
President



Edward M. Shea  
Secretary

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## Supporting Document Schedules

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachment:**

Certificate of Readability.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

Cover Letter.pdf

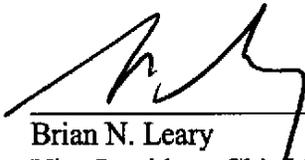
**CERTIFICATION OF READABILITY****State of Arkansas**

**Form Number**  
DVA-END-09/10

**Flesch Readability Score**  
41.4

I certify that to the best of my knowledge and belief, the above referenced form meets or exceeds the readability legibility and format requirements of any applicable laws and regulations in the state of Arkansas.

Fidelity Investments Life Insurance Company



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Brian N. Leary  
Vice President, Chief Compliance Officer

June 7, 2010



June 7, 2010

Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

**Re: Fidelity Investments Life Insurance Company**  
**NAIC # 93696-891      FEIN # 23-2164784**  
**Form Number:          DVA-END-09/10                      Endorsement**

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