

SERFF Tracking Number: STLG-126661936 State: Arkansas
 Filing Company: Sterling Life Insurance Company State Tracking Number: 45893
 Company Tracking Number:
 TOI: L071 Individual Life - Whole Sub-TOI: L071.201 Early Duration Reduced Benefit - Level Premium - Any Policy Design
 Product Name: LIF.GN.02
 Project Name/Number: /

Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: LIF.GN.02

TOI: L071 Individual Life - Whole

Sub-TOI: L071.201 Early Duration Reduced Benefit - Level Premium - Any Policy Design

Filing Type: Form

SERFF Tr Num: STLG-126661936 State: Arkansas

SERFF Status: Closed-Filed-Closed State Tr Num: 45893

Co Tr Num: State Status: Filed-Closed

Reviewers: Linda Bird
 Disposition Date: 06/15/2010

Authors: Jennifer Marinas, Mary Garcia, Marisa Jackson, Savannah Pargas, Whitney Ochs

Date Submitted: 06/07/2010 Disposition Status: Filed-Closed

Implementation Date Requested:

State Filing Description:

Implementation Date:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/15/2010

Status of Filing in Domicile:

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: 06/15/2010

Created By: Jennifer Marinas

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jennifer Marinas

Filing Description:

Re: Sterling Life Insurance Company Whole Life Insurance Advertisement Filing Filing - NAIC#77399

Sterling Advertising

LIF.GN.02-----Replacing AR5.1.05

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Dear Sir/Madam:

Attached please find the above referenced advertisement for your review.

This filing is an advertisement filing for Sterling's Whole Life Insurance policies filed and approved by the Department.

LIF.GN.02

It will be used at Point of Sale with our new Whole Life policy. This will not be the initial contact with the prospect. This piece will be used for Whole Life Insurance only.

If you have any questions, please do not hesitate to contact me at (360) 392-9201 or email jennifer.marin@sterlingplans.com.

Sincerely,
Jennifer Marinas
Legal Assistant
Compliance & Regulatory Affairs
Sterling Life Insurance Company

Company and Contact

Filing Contact Information

Jennifer Marinas, Legal Assistant
2219 Rimland Drive
P.O. Box 5348
Bellingham, WA 98227

jennifer.marin@sterlingplans.com
360-392-9201 [Phone]
360-647-8632 [FAX]

Filing Company Information

Sterling Life Insurance Company
P.O. Box 5348

Bellingham, WA 98227
(360) 647-9080 ext. [Phone]

CoCode: 77399
Group Code: 361

Group Name:
FEIN Number: 13-1867829

State of Domicile: Illinois
Company Type: Insurance
Company - Life, Accident & Health
State ID Number:

Filing Fees

SERFF Tracking Number: STLG-126661936 State: Arkansas
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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: IL retaliatory state - \$50 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$50.00	06/07/2010	37054143

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	06/15/2010	06/15/2010

SERFF Tracking Number: *STLG-126661936* *State:* *Arkansas*
Filing Company: *Sterling Life Insurance Company* *State Tracking Number:* *45893*
Company Tracking Number:
TOI: *L071 Individual Life - Whole* *Sub-TOI:* *L071.201 Early Duration Reduced Benefit - Level*
Premium - Any Policy Design

Product Name: *LIF.GN.02*
Project Name/Number: */*

Disposition

Disposition Date: 06/15/2010

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		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Whole Life Brochure		Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LIF.GN.02	Advertising	Whole Life Brochure	Revised	Replaced Form #: AR5.1.05 Previous Filing #:		LIF.GN.02_Rack_Brochure - BRACKETS[1].pdf

STERLING Whole Life

Call toll-free
[1-888-858-8572]
for more information.

TTY available at [1-888-858-8567].

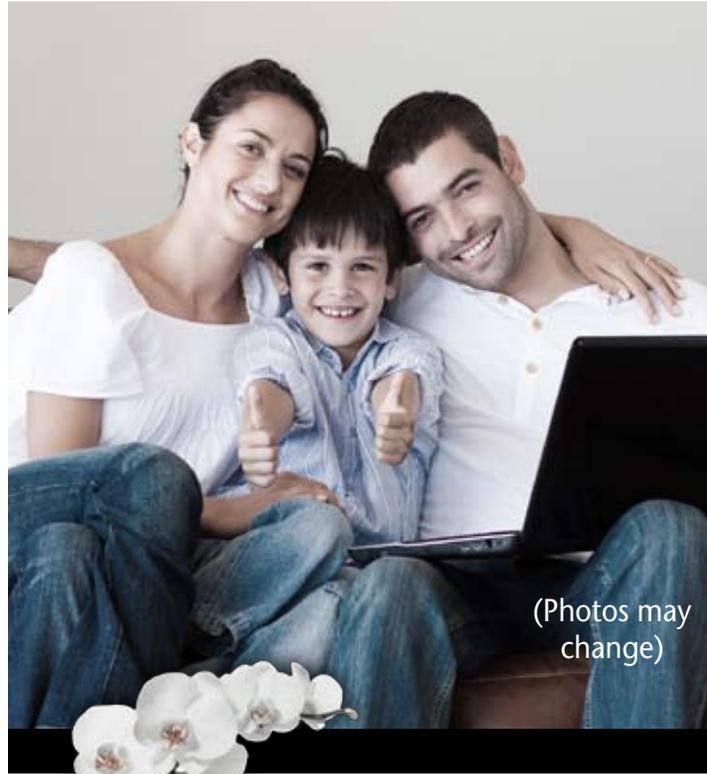
STERLING HEALTH PLANS

[Real People. Wise Choices.]

Underwritten by
Sterling Life Insurance Company*

[P.O. Box 5348, Bellingham, WA 98227-5348]

[www.sterlingplans.com]



(Photos may
change)

A Life Insurance Policy

Underwritten by
Sterling Life Insurance Company



Are you prepared?

In the event of your death, will your family have to worry about unpaid medical bills, reduced income and paying final expenses?

Sterling Whole Life is designed to help ease the burden of final expenses and other costs in the event of your death.

Available for eligible people 18 through 75, the plan offers benefit amounts from [\$5,000] to [\$50,000]. You pick the level that is right for you. You have a guaranteed ability to increase coverage, not to exceed [\$50,000.*]

Whole Life
(ages 18-75)

[\$5,000]
to
[\$50,000]

Features of Sterling Whole Life include:

- Guaranteed renewable for life
- Cash Values – the longer you keep it, the more valuable it becomes
- Automatic premium loan option – you can borrow up to the full amount of cash value at any time for any reason
- Accelerated benefit provision – under certain conditions, Sterling will pay the proceeds of your policy to you while you are living*
- Convenient payment options – annually, [semi-annually], or monthly

For more information, call:

[Toll-free:] [1-888-858-8572]

[TTY available:] [1-888-858-8567]

STERLING
HEALTH PLANS

[Real People. Wise Choices.]

Underwritten by
Sterling Life Insurance Company*

*Some restrictions may apply. This is a brief outline only. See policy for complete details and limitations.