

<i>SERFF Tracking Number:</i>	<i>AMFD-126719172</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sagicor Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46240</i>
<i>Company Tracking Number:</i>	<i>8016</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.511 External Index - Single Premium</i>
<i>Product Name:</i>	<i>Withdrawal Endorsement</i>		
<i>Project Name/Number:</i>	<i>/8016</i>		

Filing at a Glance

Company: Sagicor Life Insurance Company

Product Name: Withdrawal Endorsement

TOI: L071 Individual Life - Whole

Sub-TOI: L071.511 External Index - Single Premium

Filing Type: Form

SERFF Tr Num: AMFD-126719172 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 46240

Co Tr Num: 8016

State Status: Approved-Closed

Author: Francine Cardon

Date Submitted: 07/19/2010

Reviewer(s): Linda Bird

Disposition Date: 07/22/2010

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number: 8016

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/22/2010

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: 07/22/2010

Created By: Francine Cardon

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Francine Cardon

Filing Description:

RE: Sagicor Life Insurance Company

NAIC No.: 60445, FEIN No.:74-1915841

Form No.: 8016 – Withdrawal Endorsement

The Withdrawal Endorsement form is submitted for your review and approval. This is a new form and will not replace any form currently on file with your department. No part of this filing contains any unusual or possibly controversial item from normal company or industry standards. The document is a final printed version.

SERFF Tracking Number: AMFD-126719172 State: Arkansas
Filing Company: Sagicor Life Insurance Company State Tracking Number: 46240
Company Tracking Number: 8016
TOI: L071 Individual Life - Whole Sub-TOI: L071.511 External Index - Single Premium
Product Name: Withdrawal Endorsement
Project Name/Number: /8016

This endorsement will be used with policy form 1005AR which was approved by your department on 06/19/2008 under WESA-125356788. The policy, as approved, does not allow withdrawals of the policy's accumulation value. This endorsement revises the policy by allowing withdrawals from the policy's accumulation value at any time. Due to this revision, the endorsement also adds withdrawal language to several definitions and provisions of the policy where appropriate. No other changes are being made to the policy.

If you need additional information, please do not hesitate to contact me at Francine_Cardon@sagicor.com or at 888-724-4267, extension 5652. Thank you for your consideration.

Sincerely,

Francine Cardon
Compliance Analyst

Company and Contact

Filing Contact Information

Francine Cardon, Compliance Analyst
4343 N. Scottsdale Road
Suite 300
Scottsdale, AZ 85251

Francine_Cardon@sagicor.com
480-425-5100 [Phone]
480-425-5150 [FAX]

Filing Company Information

Sagicor Life Insurance Company
4343 N. Scottsdale Road
Suite 300
Scottsdale, AZ 85251
(800) 531-5067 ext. 5653[Phone]

CoCode: 60445 State of Domicile: Texas
Group Code: 3766 Company Type:
Group Name: State ID Number:
FEIN Number: 74-1915841

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sagicor Life Insurance Company	\$100.00	07/19/2010	38125611

SERFF Tracking Number: AMFD-126719172

State: Arkansas

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/22/2010	07/22/2010

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Disposition

Disposition Date: 07/22/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMFD-126719172 *State:* Arkansas
Filing Company: Sagicor Life Insurance Company *State Tracking Number:* 46240
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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	Withdrawal Endorsement		Yes

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Form Schedule

Lead Form Number: 8016

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	8016	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.400	8016 Withdrawal Endorsement 0710 File copy.pdf



LIFE INSURANCE COMPANY

4343 N. Scottsdale Rd., Suite 300
Scottsdale, Arizona 85251/1-888-724-4267
SagicorLifeUSA.com

WITHDRAWAL ENDORSEMENT

This Endorsement is part of the Fixed Indexed Single Premium Whole Life Policy to which it is attached. All capitalized terms used in this Endorsement that are not otherwise defined shall have the meaning set forth in the Policy. If this Endorsement and the Policy are inconsistent, the terms of this Endorsement shall control.

The paragraph on the Table of Values Page is deleted and replaced by the following paragraph:

These values are based on the Minimum Guaranteed Annual Interest Rates and Maximum Annual Guaranteed Cost of Insurance Rates. The values assume that the Face Amount and the Single Premium paid are as shown in the Policy Information Section on the Policy Data Page, and that there have been no loans or Withdrawals taken.

The following definition of Basis is added to the Definitions section:

BASIS is an amount that is equal to the greater of zero and the Single Premium minus the sum of all previous Withdrawals, if any.

The definition of Activity is deleted and replaced by the following definition:

ACTIVITY is any Cost of Insurance Charge, Policy Expense Charge, transfers to the Loan Collateral Account, Withdrawals, and Withdrawal Charges.

The definition of Guaranteed Activity is deleted and replaced by the following definition:

GUARANTEED ACTIVITY is any Maximum Annual Guaranteed Cost of Insurance Charge, Maximum Policy Expense Charge, transfers to the Loan Collateral Account, Withdrawals, and Withdrawal Charges.

The Suicide Exclusion under the General Policy Provisions section is deleted and replaced by the following provision:

SUICIDE EXCLUSION

If the Insured, sane or insane, dies by suicide, while this Policy is in force and within two years (one year in CO and ND) from the Policy Date, the Death Benefit Amount will be limited to the Single Premium paid less

any Indebtedness, less any benefit payments paid out, including any Withdrawals.

If the Insured, sane or insane, dies by suicide, while this Policy is in force and within two years (one year in CO and ND) after the date a Reinstatement becomes effective, the Death Benefit Amount payable will be limited to the Single Premium paid less any Indebtedness, less any benefit payments paid out, including any Withdrawals, since Reinstatement. (Not in AL, GA, LA, MD, MO, NE, TN, and VA.)

The Guaranteed Cash Surrender Value provision under the Policy Values section is deleted and replaced by the following provision:

GUARANTEED CASH SURRENDER VALUE

The Guaranteed Cash Surrender Value equals the greater of (a) the Guaranteed Accumulation Value less the Surrender Charge, less any Indebtedness, (b) the Guaranteed Tabular Cash Value less any Indebtedness, and (c) the Single Premium paid less any Indebtedness and Withdrawals taken. The Guaranteed Cash Surrender Value on certain Policy Anniversaries is shown in the Guaranteed Cash Surrender Values Table on the Table of Values Page. This value assumes that the Single Premium shown in the Policy Information Section on the Policy Data Page has been paid and that there have been no loans or Withdrawals taken. The Guaranteed Cash Surrender Value will never be less than the minimum cash value required by the laws of the state in which this Policy is issued.

The Withdrawal provision under the Policy Values section is deleted and replaced by the following provision:

WITHDRAWALS

You may request a Withdrawal from Your Policy's Accumulation Value at any time. A Withdrawal must be for a minimum amount of \$500.00. A Withdrawal must not reduce the Cash Surrender Value below \$5,000.00.

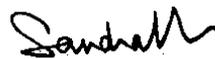
A Withdrawal will reduce the Accumulation Value and the Account Values based on the Order of Activity as defined in the Policy. A Withdrawal will reduce these values by the amount of the Withdrawal and any applicable Withdrawal Charge.

A Withdrawal will also result in a decrease in the Face Amount. The Face Amount will be decreased by an amount equal to the Withdrawal plus the Withdrawal Charge, multiplied by the ratio of the Face Amount to the greater, before the Withdrawal, of (a) the Accumulation Value and (b) the Guaranteed Cash Surrender Value plus Indebtedness. A decrease in the Face Amount will result in a decrease in the Guaranteed Tabular Cash Value.

WITHDRAWAL CHARGE

A Withdrawal Charge will apply if a Withdrawal is taken during the Surrender Charge period. The Withdrawal Charge is equal to the appropriate Surrender Charge percentage multiplied by the lesser of the Withdrawal and the Basis.

Signed for Sagikor Life Insurance Company at Our Home Office.



[Secretary]

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

READCERT 8016.pdf

READABILITY CERTIFICATION

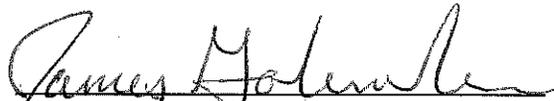
To Whom It May Concern:

This is to certify that the attached form achieved a Flesch Reading Ease Score and is in compliance with applicable state laws and regulations as follows:

8016 Withdrawal Endorsement

50.4

Sagicor Life Insurance Company



James Golembiewski
Assistant Vice President, Compliance

July 12, 2010

Date