

SERFF Tracking Number: AULD-126728330 State: Arkansas
Filing Company: State Life Insurance Company State Tracking Number: 46270
Company Tracking Number: I-22400
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: Making Decisions
Project Name/Number: Making Decisions/I-22400

Filing at a Glance

Company: State Life Insurance Company

Product Name: Making Decisions

TOI: A02I Individual Annuities- Deferred Non-
Variable

Sub-TOI: A02I.003 Single Premium

Filing Type: Form

SERFF Tr Num: AULD-126728330 State: Arkansas

SERFF Status: Closed-Filed- State Tr Num: 46270
Closed

Co Tr Num: I-22400

State Status: Filed-Closed

Reviewer(s): Linda Bird

Author: Ann Smith

Disposition Date: 07/22/2010

Date Submitted: 07/21/2010

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Making Decisions

Project Number: I-22400

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: 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

Invitation to Inquire Advertising

Form:

I-22400 When You are Making Decisions

The above referenced advertisement is being submitted for your information. This form is new and will replace form number I-18604 previously approved by your department on September 29, 2006; SERFF Number SERT-

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6TUL83107/00. We are adding information about our new Annuity Care II product.

Our brokers will use this advertisement with prospective clients for State Life's portfolio of products, which includes Asset-Care, Annuity Care, Annuity Care II, Immediate Care and Legacy Care.

Asset-Care, form number L301, (whole life with long term care provisions) approved by your department on March 8, 2006.

Annuity-Care, form number SA34, (single premium deferred annuity with long term care provisions) approved by your department on May 17, 2006; Annuity Care II, form number SA35 (single premium deferred annuity with long term care provisions) was approved by your department on May 6, 2009, SERFF # AULD-126125411.

Legacy Care, form number SA-32, (single premium deferred annuity) approved by your department on June 20, 2006.

Immediate-Care, form number SA33 (single premium immediate annuity) approved by your department on January 20, 2006.

This advertising piece is pending approval 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]

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Life Insurance Company	\$50.00	07/21/2010	38180412

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Correspondence Summary

Dispositions

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

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Disposition

Disposition Date: 07/22/2010

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	Making Decisions		Yes

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 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Making Decisions
 Project Name/Number: Making Decisions/I-22400

Form Schedule

Lead Form Number: I-22400

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	I-22400	Advertising Making Decisions	Initial		0.000	I-22400_MakingDecisionsTrifold_LOREZ_070710.pdf

STATE LIFE CARE SOLUTIONS



*When you are
making decisions
that impact the
rest of your life...*

**...Make certain you handle
the decisions with care.**

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



*If you have
assets to protect,
we have solutions
available.*

Asset-Care[®] uses the solid foundation of whole life insurance to provide guaranteed protection and cash value accumulation.

Annuity Care[®] and Annuity Care II can be a secure place to grow your funds and help protect against the cost of unexpected long-term care expenses.

Legacy Care[®] can provide value, regardless of your age or health.

ImmediateCare[®] can help decrease financial and emotional stress, and may be a solution for individuals who need help now.



Perhaps you have studied long-term care (LTC) funding options and decided you may have enough assets to self-fund the risk.

If you are between the ages of 40 and 80 and in reasonably good health, there is a way to prepare for long-term care while growing (rather than spending) the assets for which you have worked your entire life to obtain.

For over 20 years, Asset-Care has been a win-win solution for LTC protection. You can win if you need care, and you can win if you don't.

This whole life insurance policy can protect you in the following ways:

- Conservative tax-deferred cash value accumulation
- Income tax-free death benefit
- Income tax-free LTC benefits
- Optional lifetime LTC benefits with premiums guaranteed never to increase

Note: Asset-Care allows prepayment of the death benefit for qualifying long-term care expenses through whole life insurance, annuity or whole life insurance and annuity combination. Policy form numbers L301, SA31 and R501 may not be available in all states or may vary by state. Guarantees are subject to the claims paying ability of State Life.



Perhaps you think you have waited too long to qualify for long-term care protection, or simply seek tax advantages and the ability to efficiently utilize available resources should long-term care become a need in the future.

If you are between the ages of 40 and 85 and in good health, protection against the risk of substantial long-term care expenses can still be available.

Annuity Care or Annuity Care II may be a solution for those who wish to reduce their overall outlay should they need long-term care. Annuity Care and Annuity Care II also qualify for the tax advantages of the Pension Protection Act, including income tax-free withdrawals for qualifying long-term care expenses.

With Annuity Care and Annuity Care II you can:

- Accumulate guaranteed tax-deferred cash value growth
- Limit your exposure to long-term care expenses with the Continuation of Benefits feature
- Enjoy Pension Protection Act tax advantages if LTC is needed

Note: Annuity Care and Annuity Care II are single-premium deferred annuities that may credit additional interest to amounts withdrawn for qualifying long-term care expenses. Policy forms SA34, R508 and SA35 may not be available in all states or may vary by state. Guarantees are subject to the claims paying ability of State Life.



Perhaps you are not planning on purchasing any type of long-term care insurance coverage, or tried but were told you were uninsurable.

If you are any age up to 100, there are ways to use your assets efficiently and provide you protection.

Legacy Care, a deferred annuity, may fit your needs — today and tomorrow.

Legacy Care offers:

- Tax-deferred cash accumulation
- A competitive current interest rate
- The opportunity to cash surrender your policy with no surrender charges if your interest rate ever drops below the original policy credited interest rate
- An option to use your Legacy Care as a vehicle to create a guaranteed lifetime monthly income

Note: Legacy Care is a single-premium deferred annuity with an inherent interest rate bailout provision that provides protection from decreases in future credited interest rates. Policy form numbers SA32, R502 and R503 may not be available in all states or may vary by state. Guarantees are subject to the claims paying ability of State Life.



Perhaps you are currently faced with the financial and emotional anxiety of a loved one receiving long-term care.

There is an insurance tool designed for your loved one. For the assurance of monthly income, guaranteed for their entire life, consider...

ImmediateCare is an immediate annuity for individuals concerned about exhausting a significant portion of their assets due to LTC expenses.

ImmediateCare offers:

- Private pay for life (through a lifetime monthly income)
- An opportunity to secure quality care
- A way to offset some of the financial losses associated with unplanned LTC expenses
- You control the care your loved one receives (at home, in assisted living or in a nursing home)

Note: ImmediateCare is a single-premium immediate annuity that pays a lifetime income stream to the annuity owner. This income stream is guaranteed for life, but may not cover all costs associated with long-term care. Policy form number SA33 may not be available in all states or may vary by state. Guarantees are subject to the claims paying ability of State Life.



Notes: Please review product-specific brochures and illustrations for more information. All products are issued by The State Life Insurance Company. In addition, Asset-Care, Annuity Care, Annuity Care II and Immediate Care require medical underwriting.

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 creating, leveraging and protecting 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, focusing on retirement services, life insurance and employee benefits.

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

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*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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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

ARactcert.pdf

STATE OF ARKANSAS

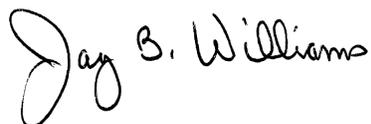
CERTIFICATION

CARRIER: THE STATE LIFE INSURANCE COMPANY

SUBMISSION: _____
I-22400

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