

SERFF Tracking Number: FDLB-127066605 State: Arkansas
Filing Company: Colorado Bankers Life Insurance Company State Tracking Number: 48181
Company Tracking Number: AH-3/7-FAR2011AR
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Flexible Premium Deferred Annuity Rider for use with Life Insurance Products
Project Name/Number: Flexible Premium Deferred Annuity Rider for use with Life Insurance Products/FAR-2011

Filing at a Glance

Company: Colorado Bankers Life Insurance Company

Product Name: Flexible Premium Deferred SERFF Tr Num: FDLB-127066605 State: Arkansas

Annuity Rider for use with Life Insurance
Products

TOI: L08 Life - Other

SERFF Status: Closed-Approved- State Tr Num: 48181
Closed

Sub-TOI: L08.000 Life - Other

Co Tr Num: AH-3/7-FAR2011AR State Status: Approved-Closed

Filing Type: Form

Author: Antionette Hill

Reviewer(s): Linda Bird

Date Submitted: 03/07/2011

Disposition Date: 03/09/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Flexible Premium Deferred Annuity Rider for use with
Life Insurance Products

Status of Filing in Domicile:

Project Number: FAR-2011

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 03/09/2011

State Status Changed: 03/09/2011

Deemer Date:

Created By: Antionette Hill

Submitted By: Antionette Hill

Corresponding Filing Tracking Number:

Filing Description:

Re:

Colorado Bankers Life Insurance Company

NAIC #84786 - FEIN #84-0674027

New Form Filing –

Form Number: FAR-2011, Flexible Premium Deferred Annuity Rider

SERFF Tracking Number: FDLB-127066605 State: Arkansas
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Dear Reviewer:

Our subsidiary Company, Colorado Bankers Life Insurance Company, (CBLIC), has requested Fort Dearborn Life Insurance Company to assist them with the filing of their new Flexible Premium Deferred Annuity Rider, form number FAR-2011. This form is attached for your review and approval.

Please note that this form is new and will not replace any existing approved form and is being filed on a general use basis and may be issued with any subsequently approved product, as applicable. Currently it will be used in conjunction with previously approved policy form series:

P-0892, a modified whole life policy, which was approved by your Department on 3/8/1993.

RT-986-R, a term life policy, which was approved by your Department on 3/7/1991.

FAR-2011 is a flexible premium deferred annuity rider that can be attached to life insurance products. It will be offered in the non-tax qualified markets. There is a minimum annual premium of \$300 and a maximum annual premium of \$5,000. The product is available at issue ages 0 through 90. The maturity date of the rider is the later of the anniversary following attained age 65 or the tenth anniversary of the rider. The maturity date of the rider may be changed with 30 days notice.

This product will be marketed by Writing Agents appointed by the Company's network of General Agencies, located across the country.

All language that is bracketed and/or underlined is intended to be variable. Generally, bracketed text indicates whether text is included or excluded with underlined text indicating text that can change such as applicant or Company specific data. An Explanation of Variable Text document is enclosed with the filing detailing the form and its variability.

The forms are in final printed format and are subject only to minor changes in font style, margins, page numbers, ink and paper stock. Printing standards will not be lower than those required by your state.

Thank you for your prompt response.

Company and Contact

Filing Contact Information

Antionette Hill, Advanced Contract Specialist Antionette_Hill@fdlic.com
1020 31st Street 800-633-3696 [Phone] 6064 [Ext]
Downers Grove, IL 60515 630-824-5428 [FAX]

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Filing Company Information

Colorado Bankers Life Insurance Company CoCode: 84786 State of Domicile: Colorado
 5990 Greenwood Plaza Blvd., #325 Group Code: 917 Company Type: Life and Health
 Greenwood Village, CO 80111 Group Name: State ID Number:
 (303) 220-8500 ext. [Phone] FEIN Number: 84-0674027

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: Colorado (domicile state) fee is \$0.
 Arkansas fee is \$50.00 for riders.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colorado Bankers Life Insurance Company	\$50.00	03/07/2011	45322213

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/09/2011	03/09/2011

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Disposition

Disposition Date: 03/09/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: FDLB-127066605 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Third Party Authorization		Yes
Supporting Document	Explanation of Variable Text		Yes
Supporting Document	Actuarial Memorandum		No
Form	Flexible Premium Deferred Annuity Rider		Yes

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Form Schedule

Lead Form Number: FAR-2011

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	FAR-2011	Policy/Contract/Fraternal Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		52.900	FAR-2011.pdf

FLEXIBLE PREMIUM DEFERRED ANNUITY RIDER

RIDER SPECIFICATIONS

RIDER EFFECTIVE DATE:	<u>8/1/2010</u>
INITIAL RIDER MATURITY DATE:	<u>8/1/2050</u>
MINIMUM RIDER PREMIUM:	<u>\$25</u> per payment, <u>\$300</u> per year
MAXIMUM RIDER PREMIUM:	<u>\$5,000</u> per year
INITIAL RATE PERIOD:	<u>1 Year</u>
INITIAL INTEREST RATE:	<u>4%</u>
MINIMUM GUARANTEED INTEREST RATE:	<u>1.20%</u>
MINIMUM WITHDRAWAL:	<u>\$250</u>
WITHDRAWAL FEE:	<u>5%</u> , not to exceed <u>\$25</u>
SURRENDER CHARGES:	
Rider Year of Surrender	1 2 3 4 5 6 7 8 Thereafter
Surrender Charge Percentage	8% 7% 6% 5% 4% 3% 2% 1% 0%

A. GENERAL OPERATION OF THE RIDER

This Rider is made a part of the Policy to which it is attached. The terms and definitions of the Policy also apply to this Rider except as they are changed by the terms and definitions of this Rider. All terms of the Policy not inconsistent with this Rider apply to this Rider. Defined terms are capitalized throughout this Rider.

B. DEFINITIONS

- Account Value.** This means the sum of Rider Premiums paid toward this Rider, plus interest earned, and less withdrawals, withdrawal fees, and taxes. The Account Value of this Rider is separate from any cash value that may accumulate in the Base Policy.
- Base Policy.** This means the Policy to which this Rider is attached, exclusive of any other attached riders, amendments, or endorsements.
- Policy.** This means the Base Policy to which this Rider is attached, together with the other riders, amendments, or endorsements attached to that Base Policy.
- Policy Schedule Pages.** This means the pages that are in the Base Policy that include variable data about the Policy, such as its date of issue, the name of the Primary Insured, policy values and/or amounts of coverage.
- Primary Insured.** This means the person who is named as the "primary insured" or "proposed insured" or "insured 1" or "the insured" in the Application for the Base

Policy. That person is shown in the Policy Schedule Pages.

- Request.** This means a written directive, election, notice or request that is: (a) in a form acceptable to Us; (b) complete and in good order to accomplish its purpose; (c) signed by You; and (d) sent to Us at Our Administrative Office.
- Rider Effective Date.** This means the date from which this Rider begins. This is the date that marks the beginning of the Initial Rate Period.
- Rider Maturity Date.** This means the later of: (a) the anniversary of the Rider Effective Date nearest the Primary Insured's attained age 65, or (b) the tenth anniversary of the Rider Effective Date.
 You may change the Rider Maturity Date by notifying Us at least 30 days prior to both the requested and then current Rider Maturity Date, but it may not be deferred past the anniversary of the Rider Effective Date on which the attained age of the Primary Insured is 100.
- Rider Maturity Value.** This means the Account Value of this Rider on the Rider Maturity Date.
- Rider Premium(s).** This means the premium directed to and applied to this Rider. Such premiums are different from those applied to the Base Policy or other riders attached to the Base Policy.
- Rider Specifications.** This means the section of this Rider that is so titled that contains variable data about this Rider.

12. **Rider Year.** This means each successive 12 month period beginning on the Rider Effective Date.
13. **We, Us, or Our.** This means Colorado Bankers Life Insurance Company.
14. **You or Your.** This means the Owner of the Base Policy. You are the owner of the rights under this Rider.

C. RIDER PREMIUM

The consideration for this Rider is the payment of Rider Premiums and the application or Request for this Rider, a copy of which is attached to the Policy. The Rider Premium amount shall be chosen and may be changed by You. The initial amount selected is shown on the Policy Schedule Page.

Any additional Rider Premiums applied to this Rider may not be less than the Minimum Rider Premium or greater than the Maximum Rider Premium as shown on the Rider Specifications section of this Rider. This Rider will never be in default for nonpayment of Rider Premium payable for it.

D. INTEREST

During the Initial Rate Period which begins on the Rider Effective Date, We will credit interest to the Account Value at the Initial Interest Rate shown on the Rider Specifications section of this Rider. All interest will be accrued daily based upon the effective annual rate. We will declare interest rates for each rate period after the Initial Rate Period, on or before the start of the rate period. After the Initial Rate Period, later rate periods last one Rider Year. After the Initial Rate Period, the Account Value is credited with interest daily using the declared interest rate for that rate period. We may, at Our discretion, declare a renewal interest rate in excess of the Minimum Guaranteed Interest Rate as shown on the Rider Specifications section of this Rider.

E. IMPORTANT VALUES

The Cash Value of this Rider is equal to the Account Value less applicable Surrender Charges.

Surrender Charges are the applicable Surrender Charge Percentage for the relevant Rider Year multiplied by the Account Value being surrendered.

The Cash Value of this Rider will never be less than the minimum requirements of the law of the state in which this Rider is delivered. The Cash Value of this Rider shall not increase the cash, surrender, or loan value of the Base Policy.

F. DEATH BENEFIT

If You die prior to the Rider Maturity Date, the Account Value of this Rider will be paid to the Beneficiary as provided in the Base Policy. If You die, on or after the Rider Maturity Date, any remaining Annuity Payments will continue to be paid at least as rapidly as under the method of distribution in effect at the death of the Owner.

G. ANNUITY PAYMENT

If, on the Rider Maturity Date, this Rider is in force and the Primary Insured is living, We will pay an Annuity Payment to that person. The amount of each Annuity Payment will depend

on the Rider Maturity Value as well as the age and sex of the Primary Insured at the time the first payment is due.

Amounts shown in the Annuity Payment Option Tables will be used to determine the guaranteed monthly payments which can be purchased with each \$1000 of Rider Maturity Value. These guaranteed values are based on the Annuity 2000 Table with an interest rate of 1.5% per year.

You must elect an Annuity Payment Option at least 30 days prior to the Rider Maturity Date. If an Annuity Payment Option has not been selected prior to the Rider Maturity Date, payments will commence on the Rider Maturity Date under Annuity Payment Option **H.3.** providing payments guaranteed for ten years certain and life thereafter. The Annuity Payment Option may not be changed after Annuity Payments begin.

H. ANNUITY PAYMENT OPTIONS

1. **Period Certain Payments.** Equal payments for a fixed period, of not less than 5 years or more than 30 years.
2. **Life Annuity.** Payments will be made for the life of the Primary Insured with no period certain.
3. **Life Annuity with Period Certain.** Payments will be made for the life of the Primary Insured with a period certain of 5, 10, 15, 20, 25 or 30 years.
4. **Other options offered by Us.**

I. SURRENDER

At any time prior to the application of this Rider's value to an Annuity Payment Option, You may surrender this Rider for its Cash Value. Upon such surrender, this Rider terminates.

J. WITHDRAWALS

At any time while this Rider is in force, You may withdraw a portion of the Cash Value of this Rider. The minimum withdrawal amount is shown on the Rider Specifications section of this Rider. A withdrawal fee shown on the Rider Specifications section of this Rider will be deducted from the proceeds of each withdrawal. There is no limit on the number of withdrawals You can make.

K. AUTOMATIC PREMIUM WITHDRAWAL BENEFIT

If You have not elected to surrender the Policy for its Cash Value or elected a Nonforfeiture Benefit, and then the premium for the Base Policy remains unpaid after the Grace Period expires, You can have the premium for the Base Policy paid from the Account Value of this Rider. But for that to be done, You must make a Request for Us to do so either at the time of application or at any time before the Grace Period expires after an unpaid premium for the Base Policy. This provision takes precedence over any Automatic Premium Loan provision in the Base Policy. The Minimum Withdrawal Amount and the Withdrawal Fee shall not apply to premiums paid by this option.

L. GENERAL PROVISIONS

1. TERMINATION

This Rider will terminate upon the earliest of:

- (a) When the Base Policy terminates, except as provided in **Section L.2**;
- (b) You make a Request to terminate this Rider; or
- (c) You surrender this Rider.

2. SPECIAL CONTINUATION OF POLICY AND THIS RIDER

(a) If the Base Policy:

(1) reaches:

- (i) its date of maturity, or
- (ii) its date of expiration or its expiry date or the end of its last term; or

(2) terminates other than because of:

- (i) Your death, or
- (ii) The surrender or voluntary termination of the Base Policy, and

(3) the Base Policy and this Rider were both in force prior to such event,

then this Rider and the Base Policy will continue regardless of any provision to the contrary in the Base Policy or this Rider.

(b) In that case:

(1) Unless You clearly have indicated or selected otherwise,

- (i) You will be the Owner of the continued Rider; and
- (ii) the Beneficiary(s) of the continued Rider will remain as they were under the Base Policy prior to its termination; and

(2) The Account Value of this Rider existing upon the termination of the Base Policy, will continue under this Rider, subject to any changes You make to it after that point in time; and

(3) The Surrender Charge Percentage and period for which it will be applied will continue to be the same as under this Rider prior to this event; and

(4) The Base Policy will provide no death benefit or value other than that provided by this Rider.

3. ANNUAL STATEMENT

At least once each Rider Year, We will send a statement with information regarding this Rider, including the beginning and end dates of the current report period, its Account Value at the beginning and end of the current report period, amounts that have been credited or debited to its Account Value, the Surrender Value at the end of the current report period, and any other information as required by applicable law. We will send that statement to the Your last address of record. Such a statement will be available at other times upon Request.

4. PREMIUM TAX

This Rider may be subject to an annuity premium tax. Any such tax payable by Us will be deducted from each Rider Premium payment. If We pay any such amount and have not deducted it from the Account Value of this Rider, We reserve the right to deduct it from that Account Value at a later date.

5. DEFERMENT

We reserve the right to defer any cash payment for up to six months from the date We receive a Request for a Surrender or Withdrawal. We may be required to request and receive approval for a deferral by the chief insurance regulator of Our state of domicile.

6. DISTRIBUTIONS

Any monies payable under this Rider shall be paid in United States currency.

7. EXERCISE OF RIGHTS

Unless provided otherwise, You may exercise the rights conferred in this Rider by completing a Request to do so.

8. NONFORFEITURE VALUE

Any paid-up annuity, cash surrender value or death benefit that may be available under this Rider will not be less than the minimum benefit required by the law of the State in which this Rider is delivered.

9. TAX WITHHOLDING

Before paying any amount under this Rider, whether as a Surrender, Withdrawal, Annuity Payment, or otherwise, We will deduct any withholding taxes applicable to the recipient that We determine are required to be withheld by applicable law.

10. CONFORMITY WITH LAWS

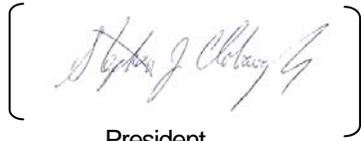
This Rider is subject to the laws of the State where it is delivered, which will be Your address if no other delivery address is documented in Our records. If any part of this Rider does not comply with that law, it will be treated as if it does.

If there is any conflict between Section 72 of the I.R.C. and the terms of this Rider, Section 72 will apply so as to maintain the treatment of this Rider as an annuity under the Federal Internal Revenue Code.

If any provision, or the operation, of this Rider conflicts with the USA PATRIOT Act, (Pub. L. No. 107-56) as amended, or the regulations issued pursuant to it, We will act in accordance with the requirements of that law and the regulations issued pursuant to it and in accord with the USA PATRIOT Act compliance program adopted by the Board of Directors of Colorado Bankers Life Insurance Company. Such action may include, but is not limited to:

- (a) Suspending the pay-out of any value in this Rider You or any other party otherwise may be entitled to;
- (b) Refusing to accept any further payments into this Rider, if applicable; or
- (c) Unilaterally surrendering this Rider and paying You its Surrender Value.

Executed in Greenwood Village, Colorado

A handwritten signature in cursive script, enclosed within large square brackets. The signature appears to read "Stephen J. Chabany".

President

COLORADO BANKERS LIFE INSURANCE COMPANY

ANNUITY PAYMENT OPTION
GUARANTEED ANNUITY RATES - MONTHLY PAYMENT PER \$1,000 APPLIED
GUARANTEED PAYMENTS FOR A FIXED PERIOD

YEARS	MONTHLY PAYMENTS
5	17.28
6	14.51
7	12.53
8	11.04
9	9.89
10	8.96
11	8.21
12	7.58
13	7.05
14	6.59
15	6.20
16	5.85
17	5.55
18	5.27
19	5.03
20	4.81
21	4.62
22	4.44
23	4.28
24	4.13
25	3.99
26	3.86
27	3.75
28	3.64
29	3.54
30	3.44

**ANNUITY PAYMENT OPTION
 GUARANTEED ANNUITY RATES - MONTHLY PAYMENT PER \$1,000 APPLIED
 SINGLE LIFE ANNUITY**

AGE	LIFE	LIFE WITH PERIOD CERTAIN				
	LIFE ONLY	5 Years	10 Years	15 Year	20 Year	30 Year
50	3.12	3.12	3.11	3.09	3.05	2.91
51	3.19	3.19	3.17	3.15	3.11	2.95
52	3.26	3.25	3.24	3.21	3.16	2.99
53	3.33	3.32	3.31	3.28	3.22	3.03
54	3.41	3.40	3.38	3.34	3.28	3.06
55	3.49	3.48	3.46	3.42	3.35	3.10
56	3.57	3.56	3.54	3.49	3.41	3.14
57	3.66	3.65	3.62	3.57	3.48	3.17
58	3.75	3.75	3.71	3.65	3.55	3.20
59	3.86	3.84	3.81	3.74	3.62	3.23
60	3.96	3.95	3.91	3.82	3.69	3.26
61	4.08	4.06	4.01	3.91	3.76	3.29
62	4.20	4.18	4.12	4.01	3.83	3.31
63	4.32	4.30	4.24	4.11	3.91	3.33
64	4.46	4.44	4.36	4.21	3.98	3.35
65	4.61	4.58	4.49	4.31	4.05	3.37
66	4.76	4.73	4.62	4.42	4.12	3.38
67	4.93	4.89	4.76	4.53	4.19	3.40
68	5.11	5.06	4.91	4.64	4.26	3.41
69	5.30	5.24	5.07	4.75	4.33	3.41
70	5.50	5.44	5.23	4.86	4.39	3.42
71	5.72	5.64	5.39	4.97	4.44	3.43
72	5.95	5.86	5.57	5.09	4.50	3.43
73	6.20	6.09	5.75	5.19	4.54	3.43
74	6.47	6.34	5.93	5.30	4.59	3.44
75	6.76	6.60	6.12	5.40	4.63	3.44
76	7.08	6.88	6.31	5.50	4.66	3.44
77	7.41	7.18	6.50	5.59	4.69	3.44
78	7.77	7.49	6.70	5.67	4.72	3.44
79	8.16	7.82	6.89	5.75	4.74	3.44
80	8.58	8.17	7.08	5.82	4.75	3.44
81	9.03	8.53	7.27	5.88	4.77	3.44
82	9.51	8.91	7.45	5.93	4.78	3.44
83	10.04	9.30	7.62	5.98	4.79	3.44
84	10.60	9.70	7.78	6.02	4.80	3.44
85	11.20	10.12	7.93	6.06	4.80	3.44
86	11.84	10.54	8.07	6.09	4.81	3.44
87	12.53	10.97	8.20	6.11	4.81	3.44
88	13.26	11.40	8.31	6.13	4.81	3.44
89	14.04	11.82	8.42	6.15	4.81	3.44
90	14.86	12.23	8.51	6.16	4.81	3.44
91	15.72	12.64	8.59	6.17	4.81	3.44
92	16.62	13.04	8.66	6.18	4.81	3.44
93	17.58	13.42	8.73	6.19	4.81	3.44
94	18.58	13.80	8.78	6.19	4.81	3.44
95	19.64	14.17	8.83	6.19	4.81	3.44
96	20.78	14.53	8.87	6.19	4.81	3.44
97	22.01	14.88	8.90	6.19	4.81	3.44
98	23.37	15.23	8.92	6.20	4.81	3.44
99	24.89	15.57	8.94	6.20	4.81	3.44
100	26.64	15.89	8.95	6.20	4.81	3.44

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: AR Compliance Certification.pdf		
Satisfied - Item: Third Party Authorization Comments: Attachment: Authorization Letter.pdf		
Satisfied - Item: Explanation of Variable Text Comments: Attachment: EOVT FAR 2011.pdf		

COLORADO BANKERS LIFE INSURANCE COMPANY

CERTIFICATION OF COMPLIANCE

I, Victoria E. Fimea, Corporate Secretary of Colorado Bankers Life Insurance Company, hereby certify that, to the best of my knowledge, this submission meets the provisions of Rule & Regulation 19, Rule & Regulation 49, ACA 23-80-206 and ACA 23-79-138, as well as all applicable requirements of the Arkansas Department of Insurance.

Colorado Bankers Life Insurance Company

By: 
Victoria E. Fimea
Corporate Secretary

Date: March 7, 2011



March 7, 2011

Re: Colorado Bankers Life Insurance Company
NAIC #84786 - FEIN #84-0674027
New Form Filing –
Flexible Premium Deferred Annuity Rider, form:
FAR-2011

Dear Reviewer:

I authorize Fort Dearborn Life Insurance Company to file the captioned forms on behalf of Colorado Bankers Life Insurance Company.

Very truly yours,

A handwritten signature in black ink, appearing to read "Victoria E. Fimea".

Victoria E. Fimea
Corporate Secretary

5990 Greenwood Plaza Boulevard, Greenwood Village, Colorado 80111
Toll Free: 800.367.7814 ▲ Fax: 303.220.8056 ▲ www.dearbornnational.com

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Colorado Bankers Life Insurance Company® (Greenwood Village, CO), licensed in 48 states (excluding New York and Vermont where it is not licensed and does not solicit business), the District of Columbia and Guam.

Colorado Bankers Life® Insurance Company
Explanation of Variable Text
January 28, 2011

FAR 2011
Flexible Annuity Rider

Face Page	
Administrative Office: <u>5990 Greenwood Plaza Boulevard</u> <u>Greenwood Village, CO 80111</u> <u>800-367-7814</u>	The administrative office and phone number are underlined to allow a change if the company changes its location or phone number.
RIDER EFFECTIVE DATE: <u>8/1/2010</u>	Contract holder specific data.
INITIAL RIDER MATURITY DATE: <u>8/1/2050</u>	Contract holder specific data.
MINIMUM RIDER PREMIUM: <u>\$25</u> per payment, <u>\$300</u> per year	\$25 will range from \$25 to \$100 per payment. \$300 will range from \$300 to \$1200 per year.
MAXIMUM RIDER PREMIUM: <u>\$5,000 per year</u>	\$5,000 will range from \$5,000 to \$25,000. Alternates to “per year” may be “per calendar year” or “per contract year”.
INITIAL RATE PERIOD: <u>1 Year</u>	1 Year may vary from 1 Year to 8 Years.
INITIAL INTEREST RATE: <u>4%</u>	4% may vary from 1% to 10%.
MINIMUM GUARANTEED INTEREST RATE: <u>1.20%</u>	Minimum guaranteed interest rate will vary from 1% to 3% in accordance with our standard nonforfeiture methodology described in the actuarial memorandum.
MINIMUM WITHDRAWAL: <u>\$250</u>	\$250 may vary from \$100 to \$1000.
WITHDRAWAL FEE: <u>5%</u> , not to exceed <u>\$25</u>	5% may vary from 3% to 8%, \$25 may vary from \$25 to \$50.
Signatures of Officer	The signature is bracketed to permit change if the officer changes.