

SERFF Tracking Number: *STLG-127009628* State: *Arkansas*
 Filing Company: *Sterling Life Insurance Company* State Tracking Number: *48258*
 Company Tracking Number:
 TOI: *L071 Individual Life - Whole* Sub-TOI: *L071.201 Early Duration Reduced Benefit - Level Premium - Any Policy Design*
 Product Name: *AR - LIF.GN.02 (Rev. 1/11) - Advertising Filing*
 Project Name/Number: */*

Filing at a Glance

Company: Sterling Life Insurance Company
 Product Name: AR - LIF.GN.02 (Rev. 1/11) - Advertising Filing
 TOI: L071 Individual Life - Whole
 Sub-TOI: L071.201 Early Duration Reduced Benefit - Level Premium - Any Policy Design
 Filing Type: Form
 Implementation Date Requested: On Approval
 State Filing Description:

SERFF Tr Num: *STLG-127009628* State: *Arkansas*
 SERFF Status: *Closed-Filed-Closed* State Tr Num: *48258*
 Co Tr Num: State Status: *Filed-Closed*
 Reviewer(s): *Linda Bird*
 Disposition Date: *03/23/2011*
 Authors: *Jennifer Marinas, Savannah Pargas*
 Date Submitted: *03/16/2011* Disposition Status: *Filed-Closed*
 Implementation Date:

General Information

Project Name:
 Project Number:
 Requested Filing Mode:
 Explanation for Combination/Other:
 Submission Type: *New Submission*
 Overall Rate Impact:
 Deemer Date:
 Submitted By: *Jennifer Marinas*
 Filing Description:
AR - Life - Whole Life POS Brochure
LIF.GN.02 (Rev. 1/11)

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: *Individual*
 Individual Market Type:
 Filing Status Changed: *03/23/2011*
 State Status Changed: *03/23/2011*
 Created By: *Jennifer Marinas*
 Corresponding Filing Tracking Number:

This is a brochure to be used for Sterling Life Insurance. It is a prospecting piece for agents to use as a point of sale material. It is to be used for Whole Life only. This brochure replaces LIF.GN.02 for AR. It can be used in person, mailed, or on screen.

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Statement of Variability:

Photos may change.
Phone numbers and addresses are in brackets in case they change.
Logo phrase in brackets in case of change.
Numbers in brackets in case of policy re-file. Otherwise, they will not change.

If you should have any questions, please give me a call directly at 360/392-9201, or contact me via email at jennifer.marinas@sterlingplans.com.

Sincerely,

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

Company and Contact

Filing Contact Information

Jennifer Marinas, Legal Assistant jennifer.marinas@sterlingplans.com
2219 Rimland Drive 360-392-9201 [Phone]
P.O. Box 5348 360-647-8632 [FAX]
Bellingham, WA 98227

Filing Company Information

Sterling Life Insurance Company CoCode: 77399 State of Domicile: Illinois
P.O. Box 5348 Group Code: 361 Company Type: Insurance
Bellingham, WA 98227 Group Name: Company - Life, Accident & Health
(360) 647-9080 ext. [Phone] FEIN Number: 13-1867829
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes

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Fee Explanation: IL domicile state: \$50 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$50.00	03/16/2011	45634298

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	03/23/2011	03/23/2011

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Disposition

Disposition Date: 03/23/2011

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 - Acturial Memo		No
Form	AR - Life - Whole Life POS 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 (Rev. 1/11)	Advertising	AR - Life - Whole Life POS Brochure	Revised	Replaced Form #: LIF.GN.02 Previous Filing #: STLG-126661936		LIF.GN.02 (rev.1.11) Whole Life.pdf

For more information, call:

[Toll-free:] [1-877-906-0929]

TTY [711]

STERLING HEALTH PLANS

[Real People. Wise Choices.]

Underwritten by
Sterling Life Insurance Company®

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

[www.sterlinghealth.com]



[Photos may
change]

A Life Insurance Policy

Sterling Whole Life

Underwritten by
Sterling Life Insurance Company

LIF.GN.02 (Rev. 1/11)



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

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
- Cash Loans – you can borrow up to the full cash value of your policy while it remains in force
- Automatic Premium Loan option – if selected, Sterling will make a loan to pay your premium if you miss a payment beyond the grace period
- Accelerated Benefit – 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

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

For more information, call:

[Toll-free:] [1-877-906-0929]

TTY [711]