

SERFF Tracking Number: SFBL-127301893 State: Arkansas  
Filing Company: Southern Farm Bureau Life Insurance company State Tracking Number: 49201  
Company Tracking Number:  
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other  
Product Name: Annuities - 30-day free look  
Project Name/Number: /

## Filing at a Glance

Company: Southern Farm Bureau Life Insurance company

Product Name: Annuities - 30-day free look SERFF Tr Num: SFBL-127301893 State: Arkansas  
TOI: A10 Annuities - Other SERFF Status: Closed-Approved- State Tr Num: 49201  
Closed

Sub-TOI: A10.000 Annuities - Other Co Tr Num: State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Linda Bird  
Author: Hart Sullivan Disposition Date: 07/07/2011  
Date Submitted: 06/30/2011 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Not Filed  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 07/07/2011  
State Status Changed: 07/07/2011  
Deemer Date: Created By: Hart Sullivan  
Submitted By: Hart Sullivan Corresponding Filing Tracking Number:  
Filing Description:  
Form 6318 (7/11) - Single Premium Joint and Survivor Immediate Annuity  
Form 6319 (7/11) - Single Premium Immediate Annuity  
Form AF201 (7/11) – Non-Participating Flexible Premium Deferred Annuity  
Form AF202 (7/11) – Single Premium Deferred Annuity

Attached for your review and approval are the above-referenced forms (pg. 1 only). The revised forms will give all annuitants a 30-day free look (previously a 10-day free look). The free look change and the corresponding form number change on page 1 are the only changes from the previously approved forms. Form 6318 (7/11) replaces Form 6318 which was previously approved by your department on February 11, 1992. Form 6319 (7/11) replaces Form 6319 which was previously approved by your department on February 12, 1992. Form AF201 (7/11) replaces Form AF201 which

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was previously approved by your department on October 20, 2003 and Form AF202 (7/11) replaces Form AF202 which was previously approved by your department on May 13, 2008.  
 Once this change is approved, Forms X501 and X503, which are used to amend the free-look period in replacement situations, will no longer be necessary to be used in Arkansas.

## Company and Contact

### Filing Contact Information

Hart Sullivan, hsullivan@sfbli.com  
 1401 Livingston Lane 601-981-7422 [Phone] 1522 [Ext]  
 Jackson, MS 39213 601-713-3071 [FAX]

### Filing Company Information

Southern Farm Bureau Life Insurance company CoCode: 68896 State of Domicile: Mississippi  
 1401 Livingston Lane Group Code: Company Type:  
 Jackson, MS 39213 Group Name: State ID Number:  
 (601) 981-7422 ext. [Phone] FEIN Number: 64-0283583

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: Arkansas filing fee.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Southern Farm Bureau Life Insurance company	\$50.00	06/30/2011	49293996
Southern Farm Bureau Life Insurance company	\$150.00	07/06/2011	49474576

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/07/2011	07/07/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	07/05/2011	07/05/2011	Hart Sullivan	07/06/2011	07/06/2011

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## Disposition

Disposition Date: 07/07/2011

Implementation Date:

Status: Approved-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	Flexible Prem. Deferred Annuity Policy		No
Form	Single Prem. Deferred Annuity Policy		No
Form	Single Premium Annuity		No
Form	Single Prem. Joint & Survivor Annuity		No

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 07/05/2011  
Submitted Date 07/05/2011  
Respond By Date 08/05/2011

Dear Hart Sullivan,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$150.00 is received.

Please feel free to contact me if you have questions.

Sincerely,  
Linda Bird

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 07/06/2011  
Submitted Date 07/06/2011

Dear Linda Bird,

### Comments:

Thank you for your attention to this matter.

### Response 1

Comments: Pursuant to your letter of July 5, 2011, the additional filing fees of \$150.00 is being submitted.

### Related Objection 1

#### Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$150.00 is received.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please let me know if you should have any questions.

Sincerely,  
Hart Sullivan

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## Form Schedule

### Lead Form Number: AF201 (7/11)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form AF201 (7/11)	Policy/Cont Flexible Prem. ract/Fratern al	Deferred Annuity Policy Certificate	Initial		0.000	AF201_711.pdf
	Form AF202 (7/11)	Policy/Cont Single Prem. ract/Fratern al	Deferred Annuity Policy Certificate	Initial		0.000	AF202_NQ_711.pdf
	Form 6318 (7/11)	Policy/Cont Single Premium ract/Fratern al	Single Premium Annuity Certificate	Initial		0.000	6318_711.pdf
	Form 6319 (7/11)	Policy/Cont Single Prem. ract/Fratern al	Joint & Survivor Annuity Certificate	Initial		0.000	6319_711.pdf



# SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY

Jackson, Mississippi

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JOHN DOE

Policy Number: 123456789

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## ***Non-Participating Flexible Premium Deferred Annuity Policy***

**Retirement benefit payable on the Retirement Date. Death benefit payable at death before the Retirement Date. Flexible premiums payable for the Annuitant's life or until the Retirement Date.**

Southern Farm Bureau Life Insurance Company will pay the benefits of this policy subject to all of its terms.

### **RIGHT TO EXAMINE POLICY**

The Owner may cancel this policy by delivering or mailing a written notice to the agent through whom it was purchased or the Southern Farm Bureau Life Insurance Company, 1401 Livingston Lane, Jackson, Mississippi 39213, and by returning the policy or contract before midnight of the thirtieth day after the date You receive the policy. Notice given by mail and return of the policy or contract by mail are effective on being postmarked, properly addressed and postage prepaid. Southern Farm Bureau Life will cancel this policy as of the Policy Date and will refund the full amount of premiums paid.

### **IMPORTANT NOTICE**

**READ YOUR POLICY CAREFULLY.** This policy is a legal contract between the Owner and Southern Farm Bureau Life Insurance Company.

Signed for and on behalf of Southern Farm Bureau Life Insurance Company at its Home Office at 1401 Livingston Lane, Jackson, Mississippi 39213, effective as of the date of issue of this policy.

Handwritten signature of Larry B. Wooten in black ink.

President

Handwritten signature of J. Purvis in black ink.

Secretary

**Southern Farm Bureau Life Insurance Company, 1401 Livingston Lane, Jackson, MS 39213**

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**Non-Participating Flexible Premium Deferred Annuity Policy**



# SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY

Jackson, Mississippi

JOHN DOE

Policy Number: 123456789

## ***Non-Participating Single Premium Deferred Annuity Policy***

**Maturity benefit payable on the Maturity Date. Death benefit payable at death of Owner before the Maturity Date.**

This policy is issued in consideration of the application and payment of the single premium; and is subject to the provisions on this and the following pages.

### **RIGHT TO EXAMINE POLICY**

The Owner may cancel this policy by delivering or mailing a written notice along with the policy to the agent through whom it was purchased or the Southern Farm Bureau Life Insurance Company, 1401 Livingston Lane, Jackson, Mississippi 39213, before midnight of the thirtieth day after the date You receive the policy. Such notice and return of the policy by mail are effective on being postmarked, properly addressed and postage prepaid. Southern Farm Bureau Life will cancel this policy as of the Policy Date and will refund the full amount of premiums paid.

### **IMPORTANT NOTICE**

**READ YOUR POLICY CAREFULLY.** This policy is a legal contract between the Owner and Southern Farm Bureau Life Insurance Company.

Signed for and on behalf of Southern Farm Bureau Life Insurance Company at its Home Office at 1401 Livingston Lane, Jackson, Mississippi 39213, effective as of the date of issue of this policy.

President

Secretary

Southern Farm Bureau Life Insurance Company, 1401 Livingston Lane, Jackson, MS 39213

**Non-Participating Single Premium Deferred Annuity Policy**



# SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY

Jackson, Mississippi

JOHN DOE  
JANE DOE  
JOINT ANNUITANTS

023456  
POLICY NUMBER

We will pay the joint annuity payment to the Owner beginning on the first payment date, and will continue such payment, as provided in this policy.

This policy is issued in consideration of the application and of the payment of the single premium. It is subject to the provisions on this and the following pages. This policy is a legal contract between the Policy Owner and the Company.

### 30-DAY RIGHT TO EXAMINE POLICY

The Owner may return this policy to the Company or to its authorized agent within 30 days after receiving it. Upon return, this policy will be cancelled as of its date of issue. We will refund the full premium paid less any annuity payments we have already made.

### IMPORTANT NOTICE

**Please read this policy carefully.** Notify the Company within 30 days of receipt if any information on the attached copy of the application or Schedule Page is not correct or complete.

Signed for the Company at its home office as of the date of issue.

A handwritten signature in cursive script that reads "Larry B. Wooten".

President

A handwritten signature in cursive script that reads "J. Lewis".

Secretary



# **SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY**

Jackson, Mississippi

**JOHN DOE**  
ANNUITANT  
  
012345  
POLICY NUMBER

We will pay the annuity payment to the Owner beginning on the first payment date, and will continue such payment, as provided in this policy.

This policy is issued in consideration of the application and of the payment of the single premium. It is subject to the provisions on this and the following pages. This policy is a legal contract between the Policy Owner and the Company.

### **30-DAY RIGHT TO EXAMINE POLICY**

The Owner may return this policy to the Company or to its authorized agent within 30 days after receiving it. Upon return, this policy will be cancelled as of its date of issue. We will refund the full premium paid less any annuity payments we have already made.

### **IMPORTANT NOTICE**

**Please read this policy carefully.** Notify the Company within 30 days of receipt if any information on the attached copy of the application or Schedule Page is not correct or complete.

Signed for the Company at its home office as of the date of issue.

A handwritten signature in cursive script that reads "Larry B. Wooten".

President

A handwritten signature in cursive script that reads "J. Anwis".

Secretary

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> Certification to Rule & Regulation 19 was submitted in the original form filing submission. This is a change to the 30-day free look on page 1 only. Certification to Rule & Regulation 49 was submitted in the original form filing submission. This is a change to the 30-day free look on page 1 only. The Flesch Certification was submitted in in the original form filing submission. This is a change to the 30-day free look on page 1 only. Compliance with Bulletin 11-88 was submitted in the original form filing submission. This is a change to the 30-da free look on page 1 only.		

**Comments:**

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Previously approved information is included in the Filing Description under General Information tab.		

**Comments:**

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Life & Annuity - Acturial Memo		
<b>Bypass Reason:</b> The Actuarial Memorandum was submitted in the original form filing. This is a change to the 30-day free look on page 1 only.		

**Comments:**