

State: Arkansas **Filing Company:** Oxford Life Insurance Company
TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other
Product Name: IRA Endorsement
Project Name/Number: /

Filing at a Glance

Company: Oxford Life Insurance Company
Product Name: IRA Endorsement
State: Arkansas
TOI: A10 Annuities - Other
Sub-TOI: A10.000 Annuities - Other
Filing Type: Form
Date Submitted: 10/11/2012
SERFF Tr Num: OXFR-128725042
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: TIRA2012

Implementation: On Approval
Date Requested:
Author(s): Liza Perry
Reviewer(s): Linda Bird (primary)
Disposition Date: 10/15/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Oxford Life Insurance Company
TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other
Product Name: IRA Endorsement
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments: Exempt
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 10/15/2012
State Status Changed: 10/15/2012
Deemer Date: Created By: Liza Perry
Submitted By: Liza Perry Corresponding Filing Tracking Number:

Filing Description:

Attached for your review for informational purposes is the final printed version of the above referenced form. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

ICC12-TIRA12, Individual Retirement Annuity Endorsement, is a new form that will replace our existing endorsement, TIRA05, which was previously approved by your Department on June 2, 2005.

This form will be used to establish Traditional Individual Retirement Accounts by endorsing our annuity contracts.

This form may be used with the following annuity forms previously approved in your state:

POLICY FORM NUMBER: DATE APPROVED

FPDAOX596: 01/09/1997
OX01A-01-01E04: 01/07/1997
FPDA100: 06/03/1998
FPDA200: 11/16/1998
FPDA300: 11/16/1998
SPDA100: 11/16/1998
SPIA200: 10/26/1999
SPIA300: 07/12/2000
FIA100: 01/06/2006
FPDA500: 09/26/2006
FPDA600: 06/26/2007
FPDA700: 10/15/2007
SPMGA800: 06/18/2009
SPITA500AR: 10/08/2010
IP200AR: 05/08/2012
FIA510AR: 07/06/2012

The form exceeds a Flesch readability score of 50 when combined with the previously approved annuity contracts.

Please let me know if you have any questions. I can be reached at (602) 263-6666, Extension 670131, or via email at lizaperry@oxfordlife.com. Thank you for your assistance with this matter.

Regards,

State: Arkansas **Filing Company:** Oxford Life Insurance Company
TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other
Product Name: IRA Endorsement
Project Name/Number: /

Liza Perry
 Regulatory Compliance
 Oxford Life Insurance Company

Company and Contact

Filing Contact Information

Liza Perry, Regulatory Compliance Analyst LizaPerry@Oxfordlife.com
 2721 N. Central Ave. 602-263-6666 [Phone] 670131 [Ext]
 Phoenix, AZ 85004

Filing Company Information

Oxford Life Insurance Company	CoCode: 76112	State of Domicile: Arizona
2721 N. Central Avenue	Group Code: 574	Company Type:
Phoenix, AZ 85004-1172	Group Name:	State ID Number:
(888) 757-3732 ext. [Phone]	FEIN Number: 86-0216483	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

Company	Amount	Date Processed	Transaction #
Oxford Life Insurance Company	\$0.00	10/11/2012	
Oxford Life Insurance Company	\$50.00	10/12/2012	63773869

SERFF Tracking #:

OXFR-128725042

State Tracking #:

Company Tracking #:

TIRA2012

State: Arkansas

Filing Company:

Oxford Life Insurance Company

TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other

Product Name: IRA Endorsement

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/15/2012	10/15/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Linda Bird	10/12/2012	10/12/2012

Response Letters

Responded By	Created On	Date Submitted
Liza Perry	10/12/2012	10/12/2012

SERFF Tracking #:

OXFR-128725042

State Tracking #:

Company Tracking #:

TIRA2012

State:

Arkansas

Filing Company:

Oxford Life Insurance Company

TOI/Sub-TOI:

A10 Annuities - Other/A10.000 Annuities - Other

Product Name:

IRA Endorsement

Project Name/Number:

/

Disposition

Disposition Date: 10/15/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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	Individual Retirement Annuity Endorsement		Yes

State: Arkansas **Filing Company:** Oxford Life Insurance Company
TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other
Product Name: IRA Endorsement
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/12/2012
Submitted Date	10/12/2012
Respond By Date	11/12/2012

Dear Liza Perry,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

Comments:

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 \$50.00 filing fee is received.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

*Sincerely,
Linda Bird*

State: Arkansas **Filing Company:** Oxford Life Insurance Company
TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other
Product Name: IRA Endorsement
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/12/2012
Submitted Date	10/12/2012

Dear Linda Bird,

Introduction:

In accordance with our discussion today, Oxford Life Insurance Company is domiciled in Arizona, where the IRA endorsement is exempt from filing, and thus a filing fee is not required.

Response 1

Comments:

As we discussed, the \$50.00 filing fee has been remitted.

Related Objection 1

Comments:

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 \$50.00 filing fee is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let me know if you require any additional items in order to approve this filing.

Thank you for your assistance with this filing.

Regards,
Liza Perry
Regulatory Compliance
Oxford Life Insurance Company
Sincerely,
Liza Perry

State: Arkansas
TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other
Product Name: IRA Endorsement
Project Name/Number: /

Filing Company: Oxford Life Insurance Company

Form Schedule

Lead Form Number:

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		ICC12-TIRA	POLA	Individual Retirement Annuity Endorsement	Initial:	50.000	ICC12-TIRA 6-18-12 2.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

TRADITIONAL INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT

This endorsement is a part of your annuity policy. In the event of any conflict between this endorsement and the policy to which it is attached, the terms of this endorsement will control. The policy to which it is attached is modified, as specified below, in order to qualify as an Individual Retirement Annuity (IRA) under the terms of § 408 of the Internal Revenue Code as amended (the IRC). The endorsement's effective date is the same as the Policy Date. When used in this endorsement, the term "Owner" refers to the individual who owns the policy.

Article I

The policy is established for the exclusive benefit of the Owner or his or her beneficiaries. If this is an inherited IRA within the meaning of IRC § 408(d)(3)(C) maintained for the benefit of a designated beneficiary of a deceased individual, references in this document to the "Owner" are to the deceased individual.

Article II

1. Except in the case of a rollover contribution (as permitted by IRC §§ 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) and 457(e)(16)) or a contribution made in accordance with the terms of a Simplified Employee Pension (SEP) as described in § 408(k), no contributions will be accepted unless they are in cash, and the total of such contributions shall not exceed \$5,000 for any taxable year beginning in 2008 and years thereafter.

After 2008, the limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under IRC § 219(b)(5)(D). Such adjustments will be in multiples of \$500.

2. In the case of an individual who is 50 or older, the annual cash contribution limit is increased by \$1,000 for any taxable year beginning in 2006 and years thereafter.
3. In addition to the amounts described in paragraphs 1 and 2 above, an Owner may make additional contributions specifically authorized by statute – such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigation.
4. In addition to the amounts described in 1 and 3 above, an Owner who was a participant in a § 401(k) plan of a certain employer in bankruptcy described in IRC § 219(b)(5)(C) may contribute up to \$3,000 for taxable years beginning after 2006 and before 2010 only. An individual who makes contributions under this paragraph 4 may not also make contributions under paragraph 2.
5. No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to § 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.
6. If this is an inherited IRA within the meaning of IRC § 408(d)(3)(C), no contributions will be accepted.

Article III

1. Notwithstanding any provision of this IRA to the contrary, the distribution of the Owner's interest in the IRA shall be made in accordance with the requirements of IRC § 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under section Article IV, paragraph 3) must satisfy the requirements of IRC § 408(a)(6) and the regulations thereunder, rather than paragraphs 2, 3, and 4 below, and Article IV.

2. The entire interest of the Owner for whose benefit the policy is maintained will commence to be distributed no later than the first day of April following the calendar year in which such Owner attains age 70½ (the "required beginning date") over (a) the life of such individual or the lives of such Owner and his or her designated beneficiary or (b) a period certain not extending beyond the life expectancy of such Owner or the joint and last survivor expectancy of such Owner and his or her designated beneficiary. Payments must be made in periodic payments at intervals of no longer than 1 year and must be either non-increasing or they may increase only as provided in Q&As-1 and -4 of § 1.401 (a)(9)-6 of the Income Tax Regulations. In addition, any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of Section 1.401(a)(9)-6. If this is an inherited IRA within the meaning of IRC § 408(d)(3)(C), this paragraph and paragraphs 3 and 4 below do not apply.
3. The distribution periods described in paragraph 2 above cannot exceed the periods specified in § 1.401(a)(9)-6 of the Income Tax Regulations.
4. The first required payment can be made as late as April 1 of the year following the year the Owner attains age 70½ and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

Article IV

1. Death On or After Required Distributions Commence. If the Owner dies on or after required distributions commence, the remaining portion of his or her interest will continue to be distributed under the policy option chosen.
2. Death Before Required Distributions Commence. If the Owner dies before required distributions commence, his or her entire interest will be distributed at least as rapidly as follows:
 - a. If the designated beneficiary is someone other than the Owner's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the Owner's death, or, if elected, in accordance with paragraph 2.c below. If this is an inherited IRA within the meaning of IRC § 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under IRC § 402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this paragraph 2.a if the transfer is made no later than the end of the year following the year of death.
 - b. If the Owners sole designated beneficiary is the Owner's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death (or by the end of the calendar year in which the individual would have attained age 70½, if later), over such spouse's life expectancy, or, if elected, in accordance with paragraph 2.c below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph 2.c below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the policy option chosen.
 - c. If there is no designated beneficiary, or if applicable by operation of paragraph 2.a or 2.b above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the Owner's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph 2.b above).
 - d. Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph 2.a or 2.b and reduced by 1 for each subsequent year.

3. The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of S§ 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.
4. For purposes of paragraphs 1 and 2 above, required distributions are considered to commence on the Owner's required beginning date or, if applicable, on the date distributions are required to begin to the surviving spouse under paragraph 2.b above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity policy meeting the requirements of § 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.
5. If the sole designated beneficiary is the Owner's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.
6. The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the beneficiary holds from the same decedent in accordance with Q&A-9 of § 1.408-8 of the Income Tax Regulations.

Article V

The interest of the Owner is nonforfeitable.

Article VI

This policy is nontransferable by the Owner. The change of owner or beneficiary provision of the policy is amended to prohibit a change of ownership of the policy, except for a change of ownership to a surviving spouse pursuant to Article IV, paragraph 5.

Article VII

Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.

Article VIII

If the premium payments are interrupted, the policy will be reinstated at any date prior to maturity upon payment of a premium to Us, and the minimum premium amount for reinstatement shall not exceed \$50, however, the Company may at its option either accept additional future payments or terminate the policy by payment in cash of the then present value of the paid up benefit if no premiums have been received for two full consecutive policy years and the paid up annuity benefit at maturity would be less than \$20 per month.

Article IX

The issuer of an individual retirement annuity shall furnish annual calendar year reports concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

Article X

Compensation means wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in IRC § 401(c)(2) (reduced by the deduction the self employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, § 401(c)(2) shall be applied as if the term trade or business for purposes of § 1402 included service described in subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including but not limited to interest and dividends) or amounts not includible in gross income (determined without regard to IRC § 112). Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term

"compensation" shall include any amount includible in the individual's gross income under IRC § 71 with respect to a divorce or separation instrument described in subparagraph (A) of IRC § 71(b)(2). The term "compensation" also includes any differential wage payments as defined in IRC § 3401(h)(2).

Article XI

We reserve the right to amend this Rider to comply with future changes in the IRC without the Owner's consent. We will send you a copy of any such amendment.

Article XII

The Owner will comply with the terms of this Rider to prevent loss of the advantages of tax deferral and to prevent tax penalties.

Signed for the Oxford Life Insurance Company at Phoenix, Arizona.


President


Secretary

SERFF Tracking #:

OXFR-128725042

State Tracking #:

Company Tracking #:

TIRA2012

State:

Arkansas

Filing Company:

Oxford Life Insurance Company

TOI/Sub-TOI:

A10 Annuities - Other/A10.000 Annuities - Other

Product Name:

IRA Endorsement

Project Name/Number:

/

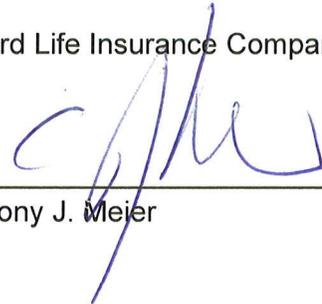
Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Readability Certification.pdf			

READABILITY CERTIFICATION

This is to certify that the attached form, ICC12-TIRA exceeds a Flesch Reading Ease score of 50 when combined with the previously approved annuity contracts and is in compliance with applicable laws and regulations of this state.

Oxford Life Insurance Company



Anthony J. Mejer

Secretary

Title

October 11, 2012

Date