

SERFF Tracking Number: CCGC-128221579 State: Arkansas
Filing Company: Connecticut General Life Insurance Company State Tracking Number:
Company Tracking Number: SIA RIDER
TOI: L06G Group Life - Variable Sub-TOI: L06G.002 Single Life - Flexible Premium
Product Name: RID-STABILIZED INCOME (03-12)
Project Name/Number: SIA Rider/SIA Rider

Filing at a Glance

Company: Connecticut General Life Insurance Company

Product Name: RID-STABILIZED INCOME (03- SERFF Tr Num: CCGC-128221579 State: Arkansas
12)

TOI: L06G Group Life - Variable

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

Sub-TOI: L06G.002 Single Life - Flexible
Premium

Co Tr Num: SIA RIDER

State Status: Approved-Closed

Filing Type: Form

Author: Julie Levine

Reviewer(s): Linda Bird

Date Submitted: 04/06/2012

Disposition Date: 04/23/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: SIA Rider

Status of Filing in Domicile: Pending

Project Number: SIA Rider

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed in
Connecticut on 3/30/12.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 04/23/2012

State Status Changed: 04/23/2012

Deemer Date:

Created By: Julie Levine

Submitted By: Julie Levine

Corresponding Filing Tracking Number:

Filing Description:

This is an optional rider to policy form GLN660 (2010 Edition), which adds Connecticut General Life Insurance Company ("CGLIC") Stabilized Income Accounts as available sub-account options within the separate account.

State Narrative:

Company and Contact

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Filing Contact Information

Julie A. Levine, Sr. Regulatory Compliance Analyst julie.levine@cigna.com
 Wilde Building, A4COL 860-226-9019 [Phone]
 900 Cottage Grove Road 860-226-8292 [FAX]
 Hartford, CT 06152

Filing Company Information

Connecticut General Life Insurance Company CoCode: 62308 State of Domicile: Connecticut
 Wilde Building, A4COL Group Code: 901 Company Type:
 900 Cottage Grove Road Group Name: State ID Number:
 Hartford, CT 06152 FEIN Number: 06-0303370
 (800) 225-0646 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation: Rider filed separately form policy form.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Connecticut General Life Insurance Company	\$20.00	04/06/2012	57791406
Connecticut General Life Insurance Company	\$30.00	04/19/2012	58176575

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/23/2012	04/23/2012

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	04/11/2012	04/11/2012	Julie Levine	04/19/2012	04/19/2012

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Disposition

Disposition Date: 04/23/2012

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		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Cover Letter		Yes
Form	CGLIC Stabilized Income Sub-Account Rider		Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/11/2012
Submitted Date 04/11/2012
Respond By Date 05/11/2012

Dear Julie A. Levine,

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 \$30.00 is received.

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

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/19/2012
Submitted Date 04/19/2012

Dear Linda Bird,

Comments:

Hi Ms. Bird,

Response 1

Comments: An additional \$30.00 has been submitted via EFT as instructed.

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 \$30.00 is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you,

Sincerely,

Julie Levine

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Julie Levine

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Form Schedule

Lead Form Number: RID-STABILIZED INCOME (03-12)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	RID-STABILIZED INCOME (03-12)	Policy/Contract Certificate: Amendment, Insert Page, Endorsement or Rider	CGLIC Stabilized Income Sub-Account Rider	Initial		50.400	RID-STABILIZED INCOME (3-12).pdf

CONNECTICUT GENERAL LIFE INSURANCE COMPANY
("CGLIC")
HARTFORD, CONNECTICUT

CGLIC STABILIZED INCOME SUB-ACCOUNT RIDER

This Rider is made part of the Policy to which it is attached. It is effective as of [February 3, 2012]. Except as specifically modified by this Rider, all of the provisions, limitations and exclusions of the Policy remain in full force and effect, and all capitalized terms not defined in this Rider shall have the same meaning as in the Policy.

A. General: This Rider provides for one or more Sub-Accounts utilizing the CGLIC Stabilized Income Account ("SIA") feature ("SIA Sub-Accounts") as available asset allocation option(s) within the Separate Account. CGLIC or an affiliate will serve as the initial investment manager of each SIA Sub-Account and may, at its discretion, employ sub-advisors to manage any or all SIA Sub-Account assets. Additional SIA Sub-Accounts may be added as asset allocation options within the Separate Account by CGLIC at its discretion at any time while the Policy is in effect.

The assets allocated to SIA Sub-Accounts are invested primarily in investment grade, fixed income assets which are valued no less frequently than monthly. An interest rate for assets allocated to each SIA Sub-Account will be declared by CGLIC at the beginning of each calendar quarter and shall not be less than 0%. Such declared rate shall be subject to certain exclusions, including but not limited to, the impact of credit-related losses, as determined by CGLIC.

B. Restrictions on Withdrawals: Any withdrawal of assets from any SIA Sub-Account which is initiated by the Policyholder, including without limitation partial and full policy surrenders, policy exchanges under Section 1035 of the Internal Revenue Code, policy loans and reallocations of assets to other sub-accounts available under the Policy ("Withdrawal") shall be made as cash becomes available in the underlying portfolio ("Distributable Cash"). Distributable Cash includes income generated by portfolio assets and proceeds realized from maturing portfolio assets. It may also include, at the discretion of CGLIC, cash generated from the sale of portfolio assets. Distributable Cash does not include an amount which, as determined by CGLIC, is needed to meet the cash needs of the Policy.

C. Policyholder Election: As an alternative to the terms described in section B. above, CGLIC may make available, and the Policyholder may elect at issue by providing written notice satisfactory to CGLIC, an option to have Withdrawals governed under terms mutually agreed upon.

Connecticut General Life Insurance Company


President

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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification Comments: Attachments: AR-Readability Cert.pdf AR-Cert Rule19&49.pdf</p>		
<p>Bypassed - Item: Application Bypass Reason: Not applicable to rider filing. Comments:</p>		
<p>Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: Not applicable to rider filing. Comments:</p>		
<p>Satisfied - Item: Cover Letter Comments: Attachment: AR-Cover Ltr-RID-STABILIZED INC (03-12).pdf</p>		

STATE OF ARKANSAS

CERTIFICATION

Re: RID-STABILIZED INCOME (03-12)

This is to certify that the above-captioned form(s) submitted herewith have achieved the Flesch Ease Score noted below and comply with the requirements of Ark. Stat. Ann. Sections 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<u>Description of Form</u>	<u>Score</u>
CGLIC STABILIZED INCOME SUB-ACCOUNT RIDER	50.4

CONNECTICUT GENERAL LIFE INSURANCE COMPANY

Date: April 6, 2012

By: 

Jeffrey J. Krauss, Director, Corporate Insurance

CONNECTICUT GENERAL LIFE INSURANCE COMPANY

CERTIFICATION OF COMPLIANCE WITH

ARKANSAS RULE & REGULATION 19 and 49

Re: RID-STABILIZED INCOME (03-12) - CGLIC STABILIZED INCOME SUB-ACCOUNT RIDER

I hereby certify that the above-captioned form meets the provisions of Rule and Regulation 19 and 49 and all applicable requirements of the Arkansas Department of Insurance.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY

April 6, 2012

Date

By:



Jeffrey J. Krauss, Director Corporate Insurance



Julie A. Levine, J.D.
Connecticut General Life Insurance Company
900 Cottage Grove Rd, A4COL
Bloomfield, CT 06002
Telephone 860-226-9019
Facsimile 860-226-8292

April 6, 2012

FILED VIA SERFF

The Honorable Jay Bradford
Insurance Commissioner
Arkansas Department of Insurance
1200 W. Third Street
Little Rock, AR 72201-1904

Attention: Linda Bird
Life & Health Division

RE: Connecticut General Life Insurance Company
NAIC #62308

RID-STABILIZED INCOME (03-12) - STABILIZED INCOME SUB-ACCOUNT RIDER

Dear Ms. Bird:

Connecticut General Life Insurance Company respectfully submits for your approval the above-captioned Rider. The Rider can be issued on insureds aged 18 to 75 inclusive, and will be marketed through our corporate owned life insurance distribution channels. At this time, no advertising materials exist for this product.

This Rider is intended for use with policy form GLN660 (2010 Edition), Group Flexible Premium Variable Life Insurance Policy, approved in your jurisdiction on 8/5/10. The Rider is designed to allow Stabilized Income Accounts as available sub-account allocation options within Separate Account SV.

Stabilized Income Account strategy will be to primarily invest in investment grade, fixed income assets including public corporate bonds, asset-backed and mortgage-backed securities, private placement securities and commercial mortgage loans. In general, the portfolios will be managed to low turnover and will strive to be fully invested, except for a small amount of short term assets to cover cash flows. In order to remain fully invested, manage liquidity, and allow the Policyholders to benefit from the higher rates of return, the restrictions on account withdrawals are required.

RID-STABILIZED INCOME (03-12) was filed for domiciliary approval on March 30, 2012. There is no variable language in the Rider other than the effective date.

Any certification or other materials we believe you require are enclosed. Unless otherwise informed, we reserve the right to alter the layout, color, sequential order, and typeset of this form. We certify that any such change will be in conformance with your requirements. This form complies with your readability requirements.

Thank you for your time and consideration. Please feel free to contact me by phone (860-226-9019), email (Julie.Levine@CIGNA.com), or via SERFF if you have any questions or concerns regarding this submission.

Sincerely,

A handwritten signature in black ink that reads "Julie A. Levine". The signature is written in a cursive, flowing style.

Julie A. Levine
Sr. Compliance Analyst