

SERFF Tracking Number: GLAA-128269001 State: Arkansas  
 Filing Company: Guggenheim Life and Annuity Company State Tracking Number:  
 Company Tracking Number: GLA-RMD-01  
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium  
 Variable  
 Product Name: Required Minimum Distribution Free Withdrawal Rider  
 Project Name/Number: /GLA-RMD-01

## Filing at a Glance

Company: Guggenheim Life and Annuity Company

Product Name: Required Minimum Distribution SERFF Tr Num: GLAA-128269001 State: Arkansas

Free Withdrawal Rider

TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num:  
 Variable Closed

Sub-TOI: A02I.003 Single Premium

Co Tr Num: GLA-RMD-01

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Carol Lamey, Gary

Disposition Date: 04/24/2012

Newman, Randy Graves

Date Submitted: 04/17/2012

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: GLA-RMD-01

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: 04/24/2012

State Status Changed: 04/24/2012

Deemer Date:

Created By: Gary Newman

Submitted By: Gary Newman

Corresponding Filing Tracking Number:

Filing Description:

Form number GLA-RMD-01 is a rider form that offers the contract owner the ability to waive the surrender charges and applicable market value adjustment on RMD's for IRA's or other qualified plans. The rider is a new form and is not intended to replace any form currently on file with your department. The rider will be added all new and infoce business. The rider may be added to any contract form the company offers which does not already contain this provision. The rider will be added on a non-discriminatory basis.

The new rider will be offered to all contract owners of the following previously approved policy forms:

SERFF Tracking Number: GLAA-128269001 State: Arkansas  
 Filing Company: Guggenheim Life and Annuity Company State Tracking Number:  
 Company Tracking Number: GLA-RMD-01  
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium  
 Variable  
 Product Name: Required Minimum Distribution Free Withdrawal Rider  
 Project Name/Number: /GLA-RMD-01

SLIAN31\_SPDA, SLIAN32\_FPDA, approved on 04/18/2006;  
 SLIAN33\_SPDA, approved on 12/18/2006;  
 SLIAN35-3 and SLIAN35-4, approved on 11/26/2007; and  
 SLIAN35-6, SLIAN35-7, SLIAN35-8 and SLIAN35-9, approved on 11/26/2007

The rider waives the existing surrender charges for a portion of the account value or contract value, whichever is defined in the base contract. The base contract must comply with the nonforfeiture law on its own. Since the rider provides benefits which will reduce the surrender charges, it will only increase the nonforfeiture benefits.

If you have any questions concerning this submission, please let us know.

State Narrative:

## Company and Contact

### Filing Contact Information

Randy Graves, randy.graves@guggenheiminsurance.com  
 10689 N. Pennsylvania St. 317-574-2879 [Phone]  
 Suite 200  
 Indianapolis, IN 46280

### Filing Company Information

Guggenheim Life and Annuity Company CoCode: 83607 State of Domicile: Delaware  
 10689 N. Pennsylvania Street Group Code: Company Type:  
 Suite 200 Group Name: State ID Number:  
 Indianapolis, IN 46280 FEIN Number: 43-1380564  
 (317) 574-2879 ext. [Phone]

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: \$50.00 per form  
 Per Company: No

SERFF Tracking Number: GLAA-128269001 State: Arkansas  
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Company Tracking Number: GLA-RMD-01  
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium  
Variable  
Product Name: Required Minimum Distribution Free Withdrawal Rider  
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Guggenheim Life and Annuity Company	\$50.00	04/17/2012	58073565

SERFF Tracking Number: GLAA-128269001 State: Arkansas  
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Company Tracking Number: GLA-RMD-01  
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium  
Variable  
Product Name: Required Minimum Distribution Free Withdrawal Rider  
Project Name/Number: /GLA-RMD-01

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	04/24/2012	04/24/2012

*SERFF Tracking Number:* GLAA-128269001      *State:* Arkansas  
*Filing Company:* Guggenheim Life and Annuity Company      *State Tracking Number:*  
*Company Tracking Number:* GLA-RMD-01  
*TOI:* A021 Individual Annuities- Deferred Non-      *Sub-TOI:* A021.003 Single Premium  
Variable  
*Product Name:* Required Minimum Distribution Free Withdrawal Rider  
*Project Name/Number:* /GLA-RMD-01

## **Disposition**

Disposition Date: 04/24/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.



SERFF Tracking Number: GLAA-128269001 State: Arkansas  
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 Project Name/Number: /GLA-RMD-01

## Form Schedule

Lead Form Number: GLA-RMD-01

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GLA-RMD-01	Policy/Contract	Required Minimum Distribution Free Withdrawal Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		47.300	RMD Rider - Final - 041112.pdf

**REQUIRED MINIMUM DISTRIBUTION FREE WITHDRAWAL RIDER**

This rider has been attached to and made a permanent part of your Contract. Subject to the provisions of this Rider and your Contract, we will provide the benefits described below.

During the surrender charge period, if a request for the Required Minimum Distribution (“RMD”), as calculated under the Internal Revenue Service (“IRS”) Code, has been made; then any Withdrawal or Surrender Charges and the Market Value Adjustment, if applicable, will be waived for the amount equal to the RMD for this contract. This only applies if the contract was issued as a traditional Individual Retirement Annuity (IRA), or other tax qualified plan requiring RMD’s.

This Rider is subject to all the exclusions, definitions and provisions of the Contract which are not inconsistent herewith. It will terminate when your Contract terminates.

**GUGGENHEIM LIFE AND ANNUITY COMPANY**

**Daniel J. Towriss**  
Secretary



**Jeffrey S. Lange**  
President

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## Supporting Document Schedules

	Item Status:	Status Date:
<p><b>Satisfied - Item:</b> Flesch Certification  <b>Comments:</b>  <b>Attachments:</b>            Readability Cert - RMD.pdf            Arkansas Cert - RMD.pdf</p>		
<p><b>Bypassed - Item:</b> Application  <b>Bypass Reason:</b> This is a rider submission.  <b>Comments:</b></p>		
<p><b>Satisfied - Item:</b> Life &amp; Annuity - Acturial Memo  <b>Comments:</b>  <b>Attachment:</b>            Act-Memo - RMD Rider.pdf</p>		
<p><b>Satisfied - Item:</b> Third Party Authorization  <b>Comments:</b>  <b>Attachment:</b>            Third Party Authorization - NICS.pdf</p>		

## READABILITY CERTIFICATION

Company Name: Guggenheim Life and Annuity Company

NAIC Number: 83607

FEIN Number: 43-1380564

Subject: Required Minimum Distribution Free Withdrawal Rider, GLA-RMD-01

As an officer of Guggenheim Life and Annuity Company, I hereby certify that the following form achieves a Flesch score that meets or exceeds requirements as follows:

<u>Form Number(s)</u>	<u>Flesch Score</u>
<u>GLA-RMD-01</u>	<u>47.3</u>

Daniel J.  
Towriss

 Digitally signed by Daniel J. Towriss  
DN: cn=Daniel J. Towriss, o=Guggenheim  
Life and Annuity, ou,  
email=Daniel.Towriss@guggenheiminsuranc  
e.com, c=US  
Date: 2012.04.15 22:52:54 -04'00'

Daniel J. Towriss, Secretary

April 15, 2012  
Date

## ARKANSAS CERTIFICATION

I, Daniel J. Towriss, Secretary for Guggenheim Life and Annuity Company, do hereby attest and certify to the following:

- The Company has reviewed its issuance procedures and is compliance with Regulation 49, Life and Health Insurance Guaranty Association Notices.
- The submission meets the provisions of Regulation 19, Unfair Sex Discrimination in the Sale of Insurance, as well as all applicable requirements of the Arkansas Insurance Department.

GUGGENHEIM LIFE AND ANNUITY  
COMPANY

Daniel J. Towriss

Digitally signed by Daniel J. Towriss  
DN: cn=Daniel J. Towriss, o=Guggenheim Life and Annuity,  
ou, email=Daniel.Towriss@guggenheiminsurance.com,  
c=US  
Date: 2012.04.17 20:53:17 -04'00'

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Daniel J. Towriss, Secretary

April 17, 2012

Date

**GUGGENHEIM**

GUGGENHEIM LIFE & ANNUITY COMPANY  
8425 WOODFIELD CROSSING BLVD.  
SUITE 305 EAST  
INDIANAPOLIS, INDIANA 46240

June 14, 2011

To Whom It May Concern:

Please allow this letter to serve as authorization for Newman Insurance Compliance Solutions ("NICS"), LLC to make product form filings on behalf of Guggenheim Life and Annuity Company and any of its subsidiaries. NICS will serve as a compliance consultant on our behalf.

Sincerely,



Daniel J. Towriss  
Secretary