

State: Arkansas **Filing Company:** First Investors Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: FIVA C Partial Annuitization Benefit
Project Name/Number: FIRSTINV/99/99

Filing at a Glance

Company: First Investors Life Insurance Company
Product Name: FIVA C Partial Annuitization Benefit
State: Arkansas
TOI: A03I Individual Annuities - Deferred Variable
Sub-TOI: A03I.002 Flexible Premium
Filing Type: Form
Date Submitted: 08/01/2012
SERFF Tr Num: FRCS-128611417
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 5793

Implementation: On Approval
Date Requested:
Author(s): Michael Cochran, Kevin Wiggs
Reviewer(s): Linda Bird (primary)
Disposition Date: 08/07/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** First Investors Life Insurance Company
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General Information

Project Name: FIRSTINV/99 Status of Filing in Domicile: Pending
 Project Number: 99 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: This has been submitted in the domicile state on or about this same date.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 08/07/2012
 State Status Changed: 08/07/2012
 Deemer Date: Created By: Michael Cochran
 Submitted By: Kevin Wiggs Corresponding Filing Tracking Number:

Filing Description:

We have been retained by First Investors Life Insurance Company to file the enclosed form for approval in your state.

Our fee of \$50 has been sent by EFT on this same date.

This endorsement amends the annuity contract to allow for partial annuitization pursuant to Internal Revenue Code Section 72 (a)(2). The form may be used with the following annuity contract: VAC-VIA 1, approved by your Department on 05/11/1993.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

If you have any questions or need additional information, please call toll-free 1-800-927-2730. Thank you for your assistance.

Company and Contact

Filing Contact Information

Michael Cochran, Compliance Specialist michael.cochran@firstconsulting.com
 1020 Central 800-927-2730 [Phone] 2756 [Ext]
 Suite 201 816-391-2755 [FAX]
 Kansas City, MO 64105

Filing Company Information

(This filing was made by a third party - FC01)

First Investors Life Insurance Company	CoCode: 63495	State of Domicile: New York
110 Wall Street	Group Code:	Company Type:
New York, NY 10005	Group Name:	State ID Number:
(212) 858-8231 ext. [Phone]	FEIN Number: 13-1968606	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No

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Fee Explanation: \$50 per form x 1 form = \$50

Per Company: No

Company	Amount	Date Processed	Transaction #
First Investors Life Insurance Company	\$50.00	08/01/2012	61354708

SERFF Tracking #:

FRCS-128611417

State Tracking #:

Company Tracking #:

5793

State:

Arkansas

Filing Company:

First Investors Life Insurance Company

TOI/Sub-TOI:

A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium

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FIVA C Partial Annuitization Benefit

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FIRSTINV/99/99

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/07/2012	08/07/2012

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Disposition

Disposition Date: 08/07/2012

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
Supporting Document	AR Certificate of Compliance		Yes
Supporting Document	Authorization		Yes
Form	Partial Annuitization Rider		Yes

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Form Schedule

Lead Form Number: VAC (VIA1) PA-End (06/12)(AR)

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		VAC (VIA1) PA-End (06/12)(AR)	POLA	Partial Annuitization Rider	Initial:	55.400	AR FIVA C Partial Annuitization Endorsement.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



First Investors Life Insurance Company
110 Wall Street
New York, NY 10005

VARIABLE ANNUITY CONTRACT
Form Number (VAC-VIA1)

Partial Annuitization Endorsement

This endorsement is intended to allow for the Partial Annuitization of your Contract's Accumulated Value as permitted by Internal Revenue Code Section 72 (a)(2). This endorsement is a part of your annuity contract and hereby modifies the contract to which it is attached as specified below:

Partial Annuitization of Accumulated Value

1. You may apply a portion of the Accumulated Value of the contract to an Annuity Option prior to the Maturity Date by providing us with Notice, in good order, at our Administrative Office. This is called a "Partial Annuitization". That portion of the Accumulated Value will be applied to an Annuity Payment Option as of the Valuation Date we receive the Notice. The options available are listed in "Section 34 - Election of Annuity Options" of the contract.
2. A Partial Annuitization reduces the Accumulated Value of the contract. Unless you instruct us otherwise, we will withdraw the funds for the Partial Annuitization from the Subaccounts in the same proportion as the Accumulated Value in each Subaccount bears to the Total Accumulated Value.
3. A Partial Annuitization must conform to "Section 32. Adjustment of Monthly Payment" of the contract.
4. Limitations on Partial Annuitizations:
 - a. The Annuitant must also be the Owner of the Contract.
 - b. No more than one (1) Partial Annuitization is permitted each Contract Year.
 - c. The maximum number of Partial Annuitizations permitted over the life of the Contract is five (5).

The following revisions are hereby made to the annuity contract.

In "Section 1 – Definitions", the definitions of "Accumulated Value" and "Annuity Commencement Date" are revised as follows:

- (f) "Accumulated Value" means the value of all the Accumulation Units credited to this Contract less any amounts previously surrendered or withdrawn for a Partial Annuitization.
- (k) "Annuity Commencement Date" (also referred to as the "Maturity Date") means the date on which annuity payments are to commence for either a full or Partial Annuitization.

In Section 19 – Investments of the Separate Account, the last paragraph is revised as follows:

“All distributions from the Fund will be reinvested and kept as assets. When needed to pay for surrenders or Partial Annuitizations, shares of the Fund held by the Separate Account will be redeemed at net asset value.”

In Section 20 – Accumulation Units, the following paragraph is added:

“The Contract will be debited with the number of Accumulation Units of each Subaccount of the Separate Account for any Partial Annuitizations requested by the Owner.”

In Section 26 – Maturity Date, the paragraph is replaced by the following:

“Annuity Payments will start on either the Maturity Date shown on page 3 or for a Partial Annuitization the Annuity Commencement Date requested by the Owner. On written request the Maturity Date may be changed. But it will not be deferred beyond the Contract Anniversary on which the attained age of the Annuitant is 85.

In Section 32 – Adjustment of Monthly Payment, the paragraph is revised as follows:

“If the Net Accumulated Value, which is equal to the Accumulated Value minus any prior surrenders or Partial Annuitizations, is less than \$2,000, the Company shall have the right to pay such value in one sum in lieu of payments otherwise provided for. If the Net Accumulated Value is of less than \$2,000 but either the Variable Annuity or the Fixed Annuity Payments provided for would be or become less than \$20, the Company shall have the right to change the frequency of payment to such intervals as will result in payments of at least \$20.”

In case of conflict between any provision of the Contract and this Endorsement, the provisions of the Endorsement will control.

SIGNED for FIRST INVESTORS LIFE INSURANCE COMPANY at New York, New York as of the Date of Issue.

Carol E. Springsteen
President

SERFF Tracking #:

FRCS-128611417

State Tracking #:

Company Tracking #:

5793

State:

Arkansas

Filing Company:

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Supporting Document Schedules

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

		Item Status:	Status Date:
Satisfied - Item:	AR Certificate of Compliance		
Comments:			
Attachment(s):			
AR COC.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Authorization		
Comments:			
Attachment(s):			
Auth_2012_dist.pdf			

**STATE OF ARKANSAS
READABILITY CERTIFICATION**

COMPANY NAME: First Investors Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
VAC (VIA1) PA-END (06/12)(AR)	55.4



William H. Drinkwater
Senior VP & Chief Actuary, FSA, MAAA

July 16, 2012

Date

**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

Company Name: First Investors Life Insurance Company

Form Title: Partial Annuitization Endorsement

Form Number: VAC (VIA1) PA-END (06/12)(AR)

I hereby certify that to the best of my knowledge and belief, the above form and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.

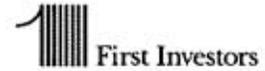


William H. Drinkwater
Senior VP & Chief Actuary, FSA, MAAA

July 16, 2012

Date

First Investors Life Insurance Company
95 Wall Street
New York, NY 10005



January 3, 2012

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

First Investors Life Insurance Company

By:

A handwritten signature in cursive script, appearing to read 'William H. S. [unclear]', written over a horizontal line.

Title: Senior VP & Chief Actuary, FSA,
MAAA