

SERFF Tracking Number: GRAX-125811560 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 40224
Company Tracking Number: E1069508NW
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/E1069508NW

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: Annuity Individual Fixed SERFF Tr Num: GRAX-125811560 State: ArkansasLH

TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed State Tr Num: 40224
Variable

Sub-TOI: A02I.002 Flexible Premium Co Tr Num: E1069508NW State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: SPI Disposition Date: 10/29/2008

GreatAmericanFinancialRes

Date Submitted: 09/10/2008 Disposition Status: Approved

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: Annuity Individual Fixed

Status of Filing in Domicile: Pending

Project Number: E1069508NW

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/29/2008

Deemer Date:

State Status Changed: 10/29/2008

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval, please find the form referenced above. This form will replace form number E1041105NW, which was approved in your state on September 6, 2005. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards. This form was filed in Ohio, our state of domicile, on September 9, 2008.

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 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
 Variable
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/E1069508NW

Form E1609508NW modifies the Death Benefit Amount provision of contract form numbers P1037705NW and P1037805NW, which were approved by your department on 07/22/2005, by changing the Death Benefit to the Account Value in all situations. The Annuitization Bonus provision included on this endorsement is identical to the provision on form number E1041105NW.

Company and Contact

Filing Contact Information

Stephen Essman, Compliance Specialist sessman@gafri.com
 P. O. Box 5420 (513) 412-2731 [Phone]
 Cincinnati, OH 45201-5420 (513) 412-1470[FAX]

Filing Company Information

Great American Life Insurance Company CoCode: 63312 State of Domicile: Ohio
 P. O. Box 5420 Group Code: 84 Company Type:
 Cincinnati, OH 45201-5420 Group Name: Great American State ID Number:
 Financial Resources, Inc.
 (800) 854-3649 ext. [Phone] FEIN Number: 13-1935920

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$50.00	09/10/2008	22404497

SERFF Tracking Number: GRAX-125811560 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 40224
Company Tracking Number: E1069508NW
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/E1069508NW

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/29/2008	10/29/2008

SERFF Tracking Number: GRAX-125811560 *State:* Arkansas
Filing Company: Great American Life Insurance Company *State Tracking Number:* 40224
Company Tracking Number: E1069508NW
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/E1069508NW

Disposition

Disposition Date: 10/29/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-125811560 *State:* Arkansas
Filing Company: Great American Life Insurance Company *State Tracking Number:* 40224
Company Tracking Number: E1069508NW
TOI: A021 Individual Annuities- Deferred Non-Variable *Sub-TOI:* A021.002 Flexible Premium
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/E1069508NW

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Endorsement		Yes



LIFE INSURANCE COMPANY

Home Office: Cincinnati, Ohio
Administrative Office: P.O. Box 5420, Cincinnati, Ohio 45201-5420

ENDORSEMENT

The last sentence of the **Annuitization Bonus** provision of the annuity contract is changed to read as follows:

The Annuitization Bonus may be credited to a Death Benefit that is based on the Account Value.

The **Death Benefit Amount** provision of the annuity contract is changed to read as follows:

Death Benefit Amount

The Death Benefit will be equal to the Account Value as of your date of death. The Death Benefit will be reduced by any applicable premium tax or other taxes not previously deducted.

This is a part of your annuity contract. It is not a separate contract. It changes the annuity contract only as and to the extent stated. In all cases of conflict with the other terms of the annuity contract, the provisions of this Endorsement shall control.

Signed for us at our office as the date of issue.

MARK F. MUETHING
SECRETARY

CHARLES R. SCHEPER
PRESIDENT

SERFF Tracking Number: GRAX-125811560 *State:* Arkansas
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Company Tracking Number: E1069508NW
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: Annuity Individual Fixed
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status: 09/10/2008
Satisfied -Name: Certification/Notice
Comments:
Attachment:
AR - READABILITY CERTIFICATION.PDF

Review Status: 09/10/2008
Satisfied -Name: Cover Letter
Comments:
Attachment:
Cover Letter.PDF

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: Great American 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
E1069508NW	62

Signed: 
Name: John P. Gruber
Title: Senior Vice President
Date: 09/10/2008



LIFE INSURANCE COMPANY

Administrative Mailing Address: P.O. Box 5420, Cincinnati, Ohio 45201-5420

September 10, 2008

NAIC No. 0084-63312
FEIN No. 13-1935920

Insurance Commissioner Julie Benafield Bowman
Compliance - Life and Health
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: Request For Approval - Great American Life Insurance Company
E1069508NW Endorsement

Dear Insurance Commissioner Benafield Bowman:

Enclosed for your review and approval, please find the form referenced above. This form will replace form number E1041105NW, which was approved in your state on September 6, 2005. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards. This form was filed in Ohio, our state of domicile, on September 9, 2008.

Form E1609508NW modifies the Death Benefit Amount provision of contract form numbers P1037705NW and P1037805NW, which were approved by your department on 07/22/2005, by changing the Death Benefit to the Account Value in all situations. The Annuitization Bonus provision included on this endorsement is identical to the provision on form number E1041105NW.

With this information, I look forward to receiving a favorable response to this filing.

If you have any questions or require additional information regarding this submission, please feel free to contact me at either of the phone numbers indicated below or via e-mail at sessman@gafri.com.

Sincerely,

Stephen E. Essman, ACS, AIAA, AIRC
Compliance Specialist

STEPHEN E. ESSMAN, ACS, AIAA, AIRC , COMPLIANCE SPECIALIST
(800) 854-3649 (TOLL FREE - EXT. 12731)
(513) 412-2731 (DIRECT DIAL) * (513) 412-1470 FAX