

SERFF Tracking Number: GRAX-125755763 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 39799
Company Tracking Number: P1061808NW
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.004 Modified Single Premium
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1061808NW

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: Annuity Individual Fixed SERFF Tr Num: GRAX-125755763 State: ArkansasLH
TOI: A03I Individual Annuities - Deferred SERFF Status: Closed State Tr Num: 39799
Variable
Sub-TOI: A03I.004 Modified Single Premium Co Tr Num: P1061808NW State Status: Approved-Closed
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: SPI Disposition Date: 08/04/2008
GreatAmericanFinancialRes
Date Submitted: 07/31/2008 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: P1061808NW 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: 08/04/2008
State Status Changed: 08/04/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

The purpose of this letter is to notify your Department of Great American Life Insurance Company's intention to replace the Contract Specifications page (page # 4) of contract form P1061806NW, with the Insert Pages referenced above. Contract form P1061806NW was previously approved by your Department on 08/21/2007, under File No.: 36648. 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 July 29, 2008.

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TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.004 Modified Single Premium
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1061808NW

The Contract Specifications pages are being revised to add an "Initial Interest Rate For Initial Purchase Payment" and "Beneficiary Designation As Of Contract Effective Date" section, and to also add clarifying language to the "Waiver Base Rate" section.

Please be advised, for the "Initial Interest Rate For Initial Purchase Payment" section, we will insert the current interest rate that will be credited to the initial Purchase payment received. Please accept this information in lieu of an Explanation of Variables document.

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

SERFF Tracking Number: GRAX-125755763 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 39799
Company Tracking Number: P1061808NW
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.004 Modified Single Premium
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1061808NW

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$50.00	07/31/2008	21709898

SERFF Tracking Number: GRAX-125755763 State: Arkansas
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Company Tracking Number: P1061808NW
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.004 Modified Single Premium
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1061808NW

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/04/2008	08/04/2008

SERFF Tracking Number: GRAX-125755763 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 39799
Company Tracking Number: P1061808NW
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.004 Modified Single Premium
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1061808NW

Disposition

Disposition Date: 08/04/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-125755763 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number: 39799
 Company Tracking Number: P1061808NW
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.004 Modified Single Premium
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/P1061808NW

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Cover Letter		Yes
Form	Individual Deferred Annuity Contract - Insert Pages		Yes

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 Project Name/Number: Annuity Individual Fixed/P1061808NW

Form Schedule

Lead Form Number: P1061808NW

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	P1061808NW	Certificate	Individual Deferred Annuity Contract - t, Insert Page, Endorsement or Rider	Initial		0	P1061808NW.PDF

CONTRACT SPECIFICATIONS

OWNER: [JOHN DOE]

AGE OF OWNER AS OF CONTRACT EFFECTIVE DATE: [35]

[JOINT OWNER:] [N/A]

[AGE OF JOINT OWNER AS OF CONTRACT EFFECTIVE DATE:] [N/A]

ANNUITANT: [JOHN DOE]

[AGE OF ANNUITANT AS OF CONTRACT EFFECTIVE DATE:] [35]

CONTRACT NUMBER: [000000000]

CONTRACT EFFECTIVE DATE: [JUNE 01, 2006]

ANNUITY COMMENCEMENT DATE: [JUNE 01, 2041]

AMOUNT OF INITIAL PURCHASE PAYMENT: [\$20,000]

PURCHASE PAYMENT BONUS: [2.00%]

INITIAL INTEREST RATE FOR INITIAL PURCHASE PAYMENT: [4.0%]

GUARANTEED INTEREST RATE: [3.00%]

WAIVER BASE RATE: [FOR THE INITIAL PURCHASE PAYMENT, THE WAIVER BASE RATE IS 4.0%; FOR EACH SUBSEQUENT PURCHASE PAYMENT, THE WAIVER BASE RATE IS EQUAL TO THE INITIAL INTEREST RATE CREDITED TO THAT PURCHASE PAYMENT.]

ACCOUNT VALUE PAYMENT PERIOD: [5] years

SURRENDER CHARGE RATES:

Contract Year:	1	2	3	4	5	6	7	8+
Surrender Charge Rate:	7%	7%	7%	6%	5%	4%	3%	0%

[BENEFICIARY DESIGNATIONS AS OF CONTRACT EFFECTIVE DATE:

Primary: [NONE] [JANE DOE, spouse] [50% JIMMY DOE, son] [50% JUNE DOE, daughter]	Contingent: [NONE] [50% JIMMY DOE, son] [50% JUNE DOE, daughter]
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Beneficiary designations are subject to Contract rules, and the rights of a Joint Owner, if any.

INQUIRIES: **For information, or to make a complaint, call or write:**

Policyowner Service Department
Great American Life Insurance Company
P.O. Box 5420
Cincinnati, Ohio 45201-5420
(800) 854-3649

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Bypassed -Name: Certification/Notice 07/31/2008
Bypass Reason: Not applicable for an insert page filing.
Comments:

Review Status:
Bypassed -Name: Application 07/31/2008
Bypass Reason: Previously provided with original contract filing.
Comments:

Review Status:
Bypassed -Name: Life & Annuity - Actuarial Memo 07/31/2008
Bypass Reason: Not applicable - Insert page filing.
Comments:

Review Status:
Satisfied -Name: Cover Letter 07/31/2008
Comments:
Attachment:
Cover Letter.PDF



LIFE INSURANCE COMPANY

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

July 31, 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
P1061808NW Individual Deferred Annuity Contract - Insert Pages 4 & 4a

Dear Insurance Commissioner Benafield Bowman:

The purpose of this letter is to notify your Department of Great American Life Insurance Company's intention to replace the Contract Specifications page (page # 4) of contract form P1061806NW, with the Insert Pages referenced above. Contract form P1061806NW was previously approved by your Department on 08/21/2007, under File No.: 36648. 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 July 29, 2008.

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Please be advised, for the "Initial Interest Rate For Initial Purchase Payment" section, we will insert the current interest rate that will be credited to the initial Purchase payment received. Please accept this information in lieu of an Explanation of Variables document.

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