

<i>SERFF Tracking Number:</i>	<i>GRAX-126029797</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41486</i>
<i>Company Tracking Number:</i>	<i>P1405009NW</i>		
<i>TOI:</i>	<i>A07I Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A07I.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Annuity Individual Fixed</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Fixed/P1405009NW</i>		

Filing at a Glance

Company: Annuity Investors Life Insurance Company

Product Name: Annuity Individual Fixed	SERFF Tr Num: GRAX-126029797	State: ArkansasLH
TOI: A07I Individual Annuities - Special	SERFF Status: Closed	State Tr Num: 41486
Sub-TOI: A07I.001 Equity Indexed	Co Tr Num: P1405009NW	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: SPI	Disposition Date: 02/11/2009
	GreatAmericanFinancialRes	
	Date Submitted: 02/10/2009	Disposition Status: Approved-Closed
		Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: Annuity Individual Fixed
 Project Number: P1405009NW
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 02/11/2009

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type:
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 02/11/2009
 Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

Attached for your review and approval are revised specification pages for contract form numbers P1405005NW and P1405105NW, which were approved for use in your state on 09/15/2005, under file number 30538. The above referenced specification pages will replace specification form numbers, P1405008NW and P1405108NW which were approved for use in your state on 11/17/2008 under file number 40836.

We have revised the specification pages to remove the split surrender charge schedule table which was based upon the

SERFF Tracking Number: GRAX-126029797 State: Arkansas
 Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 41486
 Company Tracking Number: P1405009NW
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/P1405009NW

age of the eldest owner. We have removed the higher surrender charge table, for Owners who are age 0-57, while retaining the lower surrender charge table which previously applied to owners aged 58 and above. This single surrender charge table will apply to owners of all ages. As a result of these revisions the form numbers for the specification pages have been changed to P1405009NW and P1405109NW.

Please accept this letter as certification that no other changes have been made to the forms.

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

Annuity Investors Life Insurance Company CoCode: 93661 State of Domicile: Ohio
 P.O. Box 5423 Group Code: 84 Company Type:
 Cincinnati, OH 45201-5423 Group Name: Great American State ID Number:
 Financial Resources, Inc.
 (800) 854-3649 ext. [Phone] FEIN Number: 31-1021738

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Annuity Investors Life Insurance Company	\$100.00	02/10/2009	25627608

SERFF Tracking Number: GRAX-126029797 State: Arkansas
Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 41486
Company Tracking Number: P1405009NW
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1405009NW

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/11/2009	02/11/2009

SERFF Tracking Number: GRAX-126029797 *State:* Arkansas
Filing Company: Annuity Investors Life Insurance Company *State Tracking Number:* 41486
Company Tracking Number: P1405009NW
TOI: A071 Individual Annuities - Special *Sub-TOI:* A071.001 Equity Indexed
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1405009NW

Disposition

Disposition Date: 02/11/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-126029797 State: Arkansas
 Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 41486
 Company Tracking Number: P1405009NW
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/P1405009NW

Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Individual Deferred Annuity Contract - Insert Page		Yes
Form	Individual Deferred Annuity Contract - Insert Page		Yes

SERFF Tracking Number: GRAX-126029797 State: Arkansas
 Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 41486
 Company Tracking Number: P1405009NW
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/P1405009NW

Form Schedule

Lead Form Number: P1405009NW

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	P1405009NW	Certificate	Individual Deferred Annuity Contract - t, Insert Page, Endorsement or Rider	Initial		0	P1405009NW .PDF
	P1405109NW	Certificate	Individual Deferred Annuity Contract - t, Insert Page, Endorsement or Rider	Initial		0	P1405109NW .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: [SEPTEMBER 01, 2005]

ANNUITY COMMENCEMENT DATE: [SEPTEMBER 01, 2055]

INTEREST STRATEGY APPLICATION DATE: [The 20th day of each Month]

ACCOUNT VALUE PAYMENT PERIOD: [7 years]

SURRENDER CHARGE RATE SCHEDULE:

Contract Year	1	2	3	4	5	6	7	8+
Surrender Charge Rate	9%	8%	7%	6%	5%	4%	3%	0%

GMSV FACTOR: [100%]

GMSV RATE: [3%]

GUARANTEED MINIMUM DECLARED RATE: [3%]

[PURCHASE PAYMENT BONUS: [0%]]

INITIAL INTEREST STRATEGY(IES):	<u>Initial Selection</u>	<u>Minimum Guaranteed Values</u>
Declared Rate Strategy	[33%]	
[One Year Annual Point-to-Point Indexed Strategy	[33%]	
Minimum Base Interest Rate:		[0%]
Minimum Participation Rate:		[100%]
Minimum Cap:		[3%]
[Monthly Average with Cap Index Strategy	[34%]	
Minimum Base Interest Rate:		[0%]
Minimum Participation Rate:		[100%]
Minimum Cap:		[3%]

The Index used for Indexed Strategies available under this Contract is the Standard & Poor's 500[®] Index. It excludes any dividends that may be paid by the firms that comprise the Index.

“S&P 500[®]” and “Standard & Poor’s 500” are trademarks of The McGraw-Hill Companies, Inc. and have been licensed by Annuity Investors Life Insurance Company[®]. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor’s and Standard & Poor’s makes no representation regarding the advisability of purchasing the Product.

CONTRACT SPECIFICATIONS

OWNER: [JOHN DOE]

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

CONTRACT NUMBER: [000000000]

CONTRACT EFFECTIVE DATE: [SEPTEMBER 01, 2005]

ANNUITY COMMENCEMENT DATE: [SEPTEMBER 01, 2040]

INTEREST STRATEGY APPLICATION DATE: [The 20th day of each Month]

ACCOUNT VALUE PAYMENT PERIOD: [7 years]

SURRENDER CHARGE RATE SCHEDULE:

Contract Year	1	2	3	4	5	6	7	8+
Surrender Charge Rate	9%	8%	7%	6%	5%	4%	3%	0%

GMSV FACTOR: [100%]

GMSV RATE: [3%]

GUARANTEED MINIMUM DECLARED RATE: [3%]

[PURCHASE PAYMENT BONUS: [0%]]

INITIAL INTEREST STRATEGY(IES):	<u>Initial Selection</u>	<u>Minimum Guaranteed Values</u>
Declared Rate Strategy	[33%]	
[One Year Annual Point-to-Point Indexed Strategy	[33%]	
Minimum Base Interest Rate:		[0%]
Minimum Participation Rate:		[100%]
Minimum Cap:		[3%]
[Monthly Average with Cap Index Spread	[34%]	
Minimum Base Interest Rate:		[0%]
Minimum Participation Rate:		[100%]
Minimum Cap:		[3%]

The Index used for Indexed Strategies available under this Contract is the Standard & Poor's 500[®] Index. It excludes any dividends that may be paid by the firms that comprise the Index.

“S&P 500[®]” and “Standard & Poor’s 500” are trademarks of The McGraw-Hill Companies, Inc. and have been licensed by Annuity Investors Life Insurance Company[®]. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor’s and Standard & Poor’s makes no representation regarding the advisability of purchasing the Product.

SERFF Tracking Number: GRAX-126029797 *State:* Arkansas
Filing Company: Annuity Investors Life Insurance Company *State Tracking Number:* 41486
Company Tracking Number: P1405009NW
TOI: A071 Individual Annuities - Special *Sub-TOI:* A071.001 Equity Indexed
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1405009NW

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-126029797 State: Arkansas
Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 41486
Company Tracking Number: P1405009NW
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1405009NW

Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter

02/10/2009

Comments:

Attachment:

Cover Letter.PDF

Annuity Investors[®]
LIFE INSURANCE COMPANY
Mailing Address: P.O. Box 5423, Cincinnati, OH 45201-5423

February 10, 2009

NAIC No. 084-93661
FEIN No. 31-1021738

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

RE: Request For Approval - Annuity Investors Life Insurance Company
P1405009NW Individual Deferred Annuity Contract - Insert Page
P1405109NW Individual Deferred Annuity Contract - Insert Page

Dear Insurance Commissioner Blasingame:

Attached for your review and approval are revised specification pages for contract form numbers P1405005NW and P1405105NW, which were approved for use in your state on 09/15/2005, under file number 30538. The above referenced specification pages will replace specification form numbers, P1405008NW and P1405108NW which were approved for use in your state on 11/17/2008 under file number 40836.

We have revised the specification pages to remove the split surrender charge schedule table which was based upon the age of the eldest owner. We have removed the higher surrender charge table, for Owners who are age 0-57, while retaining the lower surrender charge table which previously applied to owners aged 58 and above. This single surrender charge table will apply to owners of all ages. As a result of these revisions the form numbers for the specification pages have been changed to P1405009NW and P1405109NW.

Please accept this letter as certification that no other changes have been made to the forms.

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