

SERFF Tracking Number: GRAX-126030748 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 41509
Company Tracking Number: P1021009NW
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1021009NW

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: Annuity Individual Fixed SERFF Tr Num: GRAX-126030748 State: ArkansasLH

TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed State Tr Num: 41509
Variable

Sub-TOI: A02I.003 Single Premium Co Tr Num: P1021009NW State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Author: SPI Disposition Date: 02/13/2009

GreatAmericanFinancialRes

Date Submitted: 02/11/2009 Disposition Status: Approved-Closed

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: Annuity Individual Fixed

Status of Filing in Domicile: Pending

Project Number: P1021009NW

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: 02/13/2009

Explanation for Other Group Market Type:

State Status Changed: 02/13/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval, please find the forms referenced above. 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 filing was filed in Ohio, our state of domicile, on 02/10/2009.

<i>SERFF Tracking Number:</i>	<i>GRAX-126030748</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41509</i>
<i>Company Tracking Number:</i>	<i>P1021009NW</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Annuity Individual Fixed</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Fixed/P1021009NW</i>		

Insert pages 2, with form numbers P1021009NW and P1021109NW, will replace the original pages 2 of contract forms P1021003NW and P1021103NW, respectively, which were approved by your Department on 09/16/2003.

The only change in these pages from the previously approved pages is the addition of the Surrender Charge Rates table for individuals aged 60 and over. This surrender charge rate table was approved by your Department on 12/14/2006, under file number 34585, under our filing to confirm compliance with your state's current Standard Nonforfeiture Law regulations. These insert pages are intended to compliment the updated SNFL regulations.

Please note that only one surrender charge table (based upon the policyholder's age) will be provided to the policyholder on the Specifications pages when the contract is delivered.

Attached, please find the previously sent actuarial information for your ease of reference.

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:
(800) 854-3649 ext. [Phone]	Financial Resources, Inc.	
	FEIN Number: 13-1935920	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes

SERFF Tracking Number: GRAX-126030748 *State:* Arkansas
Filing Company: Great American Life Insurance Company *State Tracking Number:* 41509
Company Tracking Number: P1021009NW
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1021009NW

Fee Explanation:
Per Company: No

SERFF Tracking Number: GRAX-126030748 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 41509
Company Tracking Number: P1021009NW
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1021009NW

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$100.00	02/11/2009	25648131

SERFF Tracking Number: GRAX-126030748 *State:* Arkansas
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TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1021009NW

Disposition

Disposition Date: 02/13/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-126030748 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number: 41509
 Company Tracking Number: P1021009NW
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/P1021009NW

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
Supporting Document	SNFL Demonstration age 60		Yes
Form	Individual Deferred Annuity - Revised Specification Page		Yes
Form	Individual Deferred Annuity - Revised Specification Page		Yes

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TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1021009NW

Amendment Letter

Amendment Date:

Submitted Date: 02/11/2009

Comments:

I apologize. Attached, please find the SNFL demonstration for the other surrender charge rate schedule approved by your Department.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: SNFL Demonstration age 60

Comment:

SNFL Demonstration age 60.PDF

SERFF Tracking Number: GRAX-126030748 State: Arkansas
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 TOI: A021 Individual Annuities- Deferred Non- Variable Sub-TOI: A021.003 Single Premium
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/P1021009NW

Form Schedule

Lead Form Number: P1021009NW

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	P1021009NW	Certificate	Individual Deferred Annuity - Revised t, Insert Specification Page, Endorsement or Rider	Initial		0	P1021009NW.PDF
	P1021109NW	Certificate	Individual Deferred Annuity - Revised t, Insert Specification Page, Endorsement or Rider	Initial		0	P1021109NW.PDF

CONTRACT SPECIFICATIONS

OWNER: JOHN DOE

AGE OF OWNER AS OF ISSUE DATE: 35

[JOINT OWNER:] N/A

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

ANNUITANT: JOHN DOE

AGE OF ANNUITANT AS OF ISSUE DATE: 35

CONTRACT NUMBER: 000000000

ISSUE DATE: SEPTEMBER 01, 2000

ANNUITY COMMENCEMENT DATE: SEPTEMBER 01, 2035

AMOUNT OF INITIAL PURCHASE PAYMENT: [\$10,000]

ACCOUNT VALUE PAYMENT PERIOD: [5] YEARS

SURRENDER CHARGE RATES:

If eldest Owner age set out above is 59 and below:

Contract Year:	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge Rate:	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

If eldest Owner age set out above is 60 and above:

Contract Year:	1	2	3	4	5	6	7	8	9	10+
Surrender Charge Rate:	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%

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

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

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OWNER: JOHN DOE

AGE OF OWNER AS OF ISSUE DATE: 35

[JOINT OWNER:] N/A

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CONTRACT NUMBER: 000000000

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ACCOUNT VALUE PAYMENT PERIOD: [5] YEARS

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

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Product Name: Annuity Individual Fixed
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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-126030748 State: Arkansas
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TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1021009NW

Supporting Document Schedules

Review Status:
Satisfied -Name: Cover Letter 02/11/2009
Comments:
Attachment:
Cover Letter.PDF

Review Status:
Satisfied -Name: SNFL Demonstration age 60 02/11/2009
Comments:
Attachment:
SNFL Demonstration age 60.PDF



LIFE INSURANCE COMPANY

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

February 11, 2009

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

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 - Great American Life Insurance Company
P1021009NW Individual Deferred Annuity - Revised Specification Page
P1021109NW Individual Deferred Annuity - Revised Specification Page

Dear Insurance Commissioner Blasingame:

Enclosed for your review and approval, please find the forms referenced above. 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 filing was filed in Ohio, our state of domicile, on 02/10/2009.

Insert pages 2, with form numbers P1021009NW and P1021109NW, will replace the original pages 2 of contract forms P1021003NW and P1021103NW, respectively, which were approved by your Department on 09/16/2003.

The only change in these pages from the previously approved pages is the addition of the Surrender Charge Rates table for individuals aged 60 and over. This surrender charge rate table was approved by your Department on 12/14/2006, under file number 34585, under our filing to confirm compliance with your state's current Standard Nonforfeiture Law regulations. These insert pages are intended to compliment the updated SNFL regulations.

Please note that only one surrender charge table (based upon the policyholder's age) will be provided to the policyholder on the Specifications pages when the contract is delivered.

Attached, please find the previously sent actuarial information for your ease of reference.

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

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

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,

A handwritten signature in black ink, appearing to read "Stephen E. Essman". The signature is fluid and cursive, with the first name being the most prominent.

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

Attachment A: Nonforfeiture Demonstration using contractual minimums

n =
 Premium =
 Guaranteed Interest Rate =
 Free Withdrawal Allowance =

10
 10,000
 1.00%
 10%

1	2	3	4	5	Retrospective Test			Prospective Test			
					6	7	8	9	10	11	
End of Contract	Single Premium	Account Value	Free Withdrawal Allowance	Surrender Charge	Surrender Value	Nonforfeiture Net Premiums*	Minimum Required Value under the Cash Value Test (6) _t + (7) _{t-1} x (1+GIR)	Demonstration of Compliance Cash Value Test (5) - (7)	Guaranteed Value at Maturity (3)*(1+GIR) ^(n-t)	Minimum Required Value Under Present Value Test (9)/[(1+GIR+1%) ^(n-t)	Demonstration of Compliance Present Value Test (5) - (9)
1	10,000.00	10,100.00	0.00	8.00%	9,292.00	8,750.00	8,837.50	454.50	11,046.22	9,242.98	49.01
2	0.00	10,201.00	1,010.00	8.00%	9,465.72	0.00	8,925.87	539.84	11,046.22	9,427.84	37.87
3	0.00	10,303.01	1,020.10	7.00%	9,653.20	0.00	9,015.13	638.07	11,046.22	9,616.40	36.80
4	0.00	10,406.04	1,030.30	6.00%	9,843.49	0.00	9,105.28	738.21	11,046.22	9,808.72	34.76
5	0.00	10,510.10	1,040.60	5.00%	10,036.62	0.00	9,196.33	840.28	11,046.22	10,004.90	31.72
6	0.00	10,615.20	1,051.01	4.00%	10,232.63	0.00	9,288.30	944.33	11,046.22	10,205.00	27.63
7	0.00	10,721.35	1,061.52	3.00%	10,431.55	0.00	9,381.18	1,050.37	11,046.22	10,409.10	22.45
8	0.00	10,828.56	1,072.13	2.00%	10,633.43	0.00	9,474.99	1,158.44	11,046.22	10,617.28	16.15
9	0.00	10,936.85	1,082.85	1.00%	10,838.31	0.00	9,569.74	1,268.56	11,046.22	10,829.62	8.68
10	0.00	11,046.22	1,093.68	0.00%	11,046.22	0.00	9,665.44	1,380.77	11,046.22	11,046.22	0.00

* The Nonforfeiture Net Premium does not recognize collection or contract charges. This is a conservative approach.