

<i>SERFF Tracking Number:</i>	<i>GRAX-126034107</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41549</i>
<i>Company Tracking Number:</i>	<i>P1020309NW</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/P1020309NW</i>		

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: Annuity Individual Fixed	SERFF Tr Num: GRAX-126034107	State: Arkansas
TOI: A02I Individual Annuities- Deferred Non-Variable	SERFF Status: Closed-Approved-Closed	State Tr Num: 41549
Sub-TOI: A02I.003 Single Premium	Co Tr Num: P1020309NW	State Status: Approved-Closed
Filing Type: Form	Author: SPI	Reviewer(s): Linda Bird
	GreatAmericanFinancialRes	Disposition Date: 02/17/2009
	Date Submitted: 02/13/2009	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: P1020309NW	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: 02/17/2009	Explanation for Other Group Market Type:
	State Status Changed: 02/17/2009
Deemer Date:	Created By: SPI GreatAmericanFinancialRes
Submitted By: SPI GreatAmericanFinancialRes	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.	

Insert pages 2, with form numbers P1020309NW and P1020409NW, will replace the original pages 2 of contract forms P1020303NW and P1020403NW, respectively, which were approved by your Department on 01/28/2004.

SERFF Tracking Number: GRAX-126034107 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number: 41549
 Company Tracking Number: P1020309NW
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/P1020309NW

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 12/08/2006, under file number 34539 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.

Company and Contact

Filing Contact Information

Stephen Essman, Compliance Specialist sessman@gafri.com
 P. O. Box 5420 513-412-2731 [Phone] 12731 [Ext]
 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: \$100.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

SERFF Tracking Number: GRAX-126034107 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 41549
Company Tracking Number: P1020309NW
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1020309NW

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$100.00	02/13/2009	25707357

SERFF Tracking Number: GRAX-126034107 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 41549
Company Tracking Number: P1020309NW
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1020309NW

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	02/17/2009	02/17/2009

SERFF Tracking Number: GRAX-126034107 *State:* Arkansas
Filing Company: Great American Life Insurance Company *State Tracking Number:* 41549
Company Tracking Number: P1020309NW
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1020309NW

Disposition

Disposition Date: 02/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-126034107 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number: 41549
 Company Tracking Number: P1020309NW
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/P1020309NW

Schedule	Schedule Item	Schedule 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 Pages		Yes
Form	Individual Deferred Annuity Contract - Insert Pages		Yes

SERFF Tracking Number: GRAX-126034107 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number: 41549
 Company Tracking Number: P1020309NW
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/P1020309NW

Form Schedule

Lead Form Number: P1020309NW

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	P1020309NW	Certificate	Individual Deferred Annuity Contract - t, Insert Page, Endorsement or Rider	Initial		0.000	P1020309NW.PDF
	P1020409NW	Certificate	Individual Deferred Annuity Contract - t, Insert Page, Endorsement or Rider	Initial		0.000	P1020409NW.PDF

CONTRACT SPECIFICATIONS

OWNER: JOHN DOE

AGE OF OWNER AS OF CONTRACT EFFECTIVE DATE: 35

CONTRACT NUMBER: 000000000

CONTRACT EFFECTIVE DATE: JUNE 01, 2003

ANNUITY COMMENCEMENT DATE: JUNE 01, 2038

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

CURRENT INTEREST RATE FOR TERM: [5.5%]

INTEREST RATE BONUS FOR TERM: [1.0%]

TERM LENGTH: [1] Year(s)

TERM END DATE: [May 31, 2004]

ACCOUNT VALUE PAYMENT PERIOD: [7] 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 Charges:	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 Charges:	8.5%	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

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, 2003

ANNUITY COMMENCEMENT DATE: JUNE 01, 2053

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

CURRENT INTEREST RATE FOR TERM: [5.5%]

INTEREST RATE BONUS FOR TERM: [1.0%]

TERM LENGTH: [1] Year(s)

TERM END DATE: [May 31, 2004]

ACCOUNT VALUE PAYMENT PERIOD: [7] Years

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Surrender Charge:	8.5%	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



LIFE INSURANCE COMPANY

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

February 13, 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
P1020309NW Individual Deferred Annuity Contract - Insert Pages
P1020409NW Individual Deferred Annuity Contract - Insert Pages

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.

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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