

SERFF Tracking Number: GRAX-126038168 State: Arkansas
Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 41576
Company Tracking Number: E1425909NW
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/E1425909NW

Filing at a Glance

Company: Annuity Investors Life Insurance Company

Product Name: Annuity Individual Fixed

SERFF Tr Num: GRAX-126038168 State: Arkansas

TOI: A071 Individual Annuities - Special

SERFF Status: Closed-Approved-
Closed State Tr Num: 41576

Sub-TOI: A071.001 Equity Indexed

Co Tr Num: E1425909NW

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: SPI

Disposition Date: 02/18/2009

GreatAmericanFinancialRes

Date Submitted: 02/17/2009

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: E1425909NW

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: 02/18/2009

Explanation for Other Group Market Type:

State Status Changed: 02/18/2009

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 form referenced above. This form is a new form and does not replace any existing form, nor has it been previously submitted to your Department for preliminary review. 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.

Form number E1425909NW is an endorsement. This endorsement adds the Monthly Index Values definition in the DEFINITIONS section and Indexed Interest Rate - Monthly Average Indexed Strategy in the INTEREST section of form numbers P1405205NW/P1405305NW.

SERFF Tracking Number: GRAX-126038168 State: Arkansas
 Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 41576
 Company Tracking Number: E1425909NW
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/E1425909NW

Form numbers P1405205NW/P1405305NW, were approved for use in your state on 09/29/2005, under file number 30642. Form number E1425909NW will be used with new issues, as well as all currently in force annuity contracts.

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

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Annuity Investors Life Insurance Company	\$50.00	02/17/2009	25765693

SERFF Tracking Number: GRAX-126038168 State: Arkansas
Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 41576
Company Tracking Number: E1425909NW
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/E1425909NW

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/18/2009	02/18/2009

SERFF Tracking Number: GRAX-126038168 *State:* Arkansas
Filing Company: Annuity Investors Life Insurance Company *State Tracking Number:* 41576
Company Tracking Number: E1425909NW
TOI: A071 Individual Annuities - Special *Sub-TOI:* A071.001 Equity Indexed
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/E1425909NW

Disposition

Disposition Date: 02/18/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-126038168 *State:* Arkansas
Filing Company: Annuity Investors Life Insurance Company *State Tracking Number:* 41576
Company Tracking Number: E1425909NW
TOI: A071 Individual Annuities - Special *Sub-TOI:* A071.001 Equity Indexed
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/E1425909NW

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Cover Letter		Yes
Form	Endorsement		Yes

SERFF Tracking Number: GRAX-126038168 State: Arkansas
 Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 41576
 Company Tracking Number: E1425909NW
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/E1425909NW

Form Schedule

Lead Form Number: E1425909NW

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	E1425909NW	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider		Initial		61.500	E1425909NW .PDF



LIFE INSURANCE COMPANY

Home Office: Cincinnati, Ohio

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

ENDORSEMENT

The DEFINITIONS section of the annuity contract is changed to add the following:

Monthly Index Values: The Index Values on each date during a Term that is the monthly anniversary of the first day of the Term.

The INTEREST section of the annuity contract is changed to add the following:

Indexed Interest Rate – Monthly Average Indexed Strategy

For any Term, the Indexed Interest Rate for this Indexed Strategy is:

- 1) the percentage, if any, by which the average of the last twelve (12) Monthly Index Values throughout the Term exceeds the Index Value on the first day of the Term; multiplied by
- 2) the Participation Rate.

The Indexed Interest Rate for this Indexed Strategy can never be less than the Base Interest Rate or more than the Cap.

For this Indexed Strategy, the Minimum Participation Rate is [50%], the Minimum Base Interest Rate is [0%], and the Minimum Cap is [0%]. The Company, in its sole discretion, may declare a higher Participation Rate, Base Interest Rate and Cap for each new Term or any subsequent Term.

This is 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 of the date of issue.

**MARK F. MUETHING
SECRETARY**

**CHARLES R. SCHEPER
PRESIDENT**

SERFF Tracking Number: GRAX-126038168 State: Arkansas
Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 41576
Company Tracking Number: E1425909NW
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/E1425909NW

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: AR - READABILITY CERTIFICATION.PDF		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not applicable. Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: Not applicable. Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attachment: Cover Letter.PDF		

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: Annuity Investors 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
E1425909NW	61.5

Signed: 
Name: John P. Gruber
Title: Senior Vice President
Date: 02/17/2009

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

February 17, 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
E1425909NW Endorsement

Dear Insurance Commissioner Blasingame:

Enclosed for your review and approval, please find the form referenced above. This form is a new form and does not replace any existing form, nor has it been previously submitted to your Department for preliminary review. 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.

Form number E1425909NW is an endorsement. This endorsement adds the Monthly Index Values definition in the DEFINITIONS section and Indexed Interest Rate - Monthly Average Indexed Strategy in the INTEREST section of form numbers P1405205NW/P1405305NW.

Form numbers P1405205NW/P1405305NW, were approved for use in your state on 09/29/2005, under file number 30642. Form number E1425909NW will be used with new issues, as well as all currently in force annuity contracts.

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