

SERFF Tracking Number: GRAX-126101931 State: Arkansas  
Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 42050  
Company Tracking Number: P143204NW ET AL  
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium  
Product Name: Annuity Individual Fixed  
Project Name/Number: Annuity Individual Fixed/P143204NW et al

## Filing at a Glance

Company: Annuity Investors Life Insurance Company

Product Name: Annuity Individual Fixed SERFF Tr Num: GRAX-126101931 State: Arkansas  
TOI: A02G Group Annuities - Deferred Non- SERFF Status: Closed-Accepted State Tr Num: 42050  
variable For Informational Purposes  
Sub-TOI: A02G.002 Flexible Premium Co Tr Num: P143204NW ET AL State Status: Filed-Closed  
Filing Type: Form Reviewer(s): Linda Bird  
Disposition Date: 04/07/2009  
Author: SPI  
GreatAmericanFinancialRes  
Date Submitted: 04/03/2009 Disposition Status: Accepted For  
Informational Purposes  
Implementation Date: Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: Annuity Individual Fixed  
Project Number: P143204NW et al  
Requested Filing Mode: Informational  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 04/07/2009

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: 04/07/2009  
Created By: SPI GreatAmericanFinancialRes  
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: SPI GreatAmericanFinancialRes

Filing Description:

Please be advised that Annuity Investors Life Insurance Company is increasing the issue ages on the Flexible Premium Deferred Annuity, form numbers P1403204NW & P1403304NW, to ages 0-85 for form number P1403204NW and 18-85 for form number P1403304NW. These forms were approved in your state on 05/06/2004, under filing # 25662.

A revised Actuarial Memorandum has been attached for your reference.

Please accept this letter as certification that no changes have been made to the contract language.

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 Project Name/Number: Annuity Individual Fixed/P143204NW et al

## 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  
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## 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	04/03/2009	26947227

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		04/07/2009	04/07/2009

SERFF Tracking Number: GRAX-126101931 State: Arkansas  
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## Disposition

Disposition Date: 04/07/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:* GRAX-126101931      *State:* Arkansas  
*Filing Company:* Annuity Investors Life Insurance Company      *State Tracking Number:* 42050  
*Company Tracking Number:* P143204NW ET AL  
*TOI:* A02G Group Annuities - Deferred Non-variable      *Sub-TOI:* A02G.002 Flexible Premium  
*Product Name:* Annuity Individual Fixed  
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Cover Letter		Yes
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Flesch Certification		
<b>Bypass Reason:</b>	Not applicable.		
<b>Comments:</b>			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application		
<b>Bypass Reason:</b>	Not applicable.		
<b>Comments:</b>			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Cover Letter		
<b>Comments:</b>			
<b>Attachment:</b>			
Cover Letter.PDF			

# *Annuity Investors*<sup>®</sup>

**LIFE INSURANCE COMPANY**  
Mailing Address: P.O. Box 5423, Cincinnati, OH 45201-5423

April 3, 2009

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

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

RE: Informational Filing - Annuity Investors Life Insurance Company  
Original Arkansas File # 25662

Dear Insurance Commissioner Bradford:

Please be advised that Annuity Investors Life Insurance Company is increasing the issue ages on the Flexible Premium Deferred Annuity, form numbers P1403204NW & P1403304NW, to ages 0-85 for form number P1403204NW and 18-85 for form number P1403304NW. These forms were approved in your state on 05/06/2004, under filing # 25662.

A revised Actuarial Memorandum has been attached for your reference.

Please accept this letter as certification that no changes have been made to the contract language.

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](mailto:sessman@gafri.com).

Sincerely,



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