

State: Arkansas **Filing Company:** Great-West Life & Annuity Insurance Company
TOI/Sub-TOI: A02G Group Annuities - Deferred Non-variable/A02G.002 Flexible Premium
Product Name: Certificate Endorsement
Project Name/Number: Certificate Endorsement /GLWB-END-TR

Filing at a Glance

Company: Great-West Life & Annuity Insurance Company
Product Name: Certificate Endorsement
State: Arkansas
TOI: A02G Group Annuities - Deferred Non-variable
Sub-TOI: A02G.002 Flexible Premium
Filing Type: Form
Date Submitted: 12/12/2012
SERFF Tr Num: GRWE-128803438
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: GLWB-END-TR

Implementation: On Approval
Date Requested:
Author(s): Tanya Gonzales, Derek Smith, Jeffrey Martinez
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/18/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Great-West Life & Annuity Insurance Company
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General Information

Project Name: Certificate Endorsement Status of Filing in Domicile: Not Filed
 Project Number: GLWB-END-TR Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Exempt in state of domicile.
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Small and Large
 Group Market Type: Discretionary Overall Rate Impact:
 Filing Status Changed: 12/18/2012
 State Status Changed: 12/18/2012 Deemer Date:
 Created By: Derek Smith Submitted By: Derek Smith
 Corresponding Filing Tracking Number:

Filing Description:
 Endorsement to Group Fixed Deferred Annuity Certificate

Company and Contact

Filing Contact Information

Derek Smith , Compliance Analyst drek@gwl.com
 8515 E. Orchard Rd. 303-737-2749 [Phone]
 Greenwood Village, CO 80110

Filing Company Information

Great-West Life & Annuity Insurance Company CoCode: 68322 State of Domicile: Colorado
 8515 East Orchard Road Group Code: 769 Company Type:
 Greenwood Village, CO 80111 Group Name: State ID Number:
 (303) 737-3992 ext. [Phone] FEIN Number: 84-0467907

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 endorsement x \$50.00=\$50.00
 Per Company: No

Company	Amount	Date Processed	Transaction #
Great-West Life & Annuity Insurance Company	\$50.00	12/12/2012	65666362

SERFF Tracking #:

GRWE-128803438

State Tracking #:

Company Tracking #:

GLWB-END-TR

State:

Arkansas

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Great-West Life & Annuity Insurance Company

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A02G Group Annuities - Deferred Non-variable/A02G.002 Flexible Premium

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/18/2012	12/18/2012

SERFF Tracking #:

GRWE-128803438

State Tracking #:

Company Tracking #:

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Disposition

Disposition Date: 12/18/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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
Supporting Document	Statement of Variability		Yes
Form	Certificate Endorsement		Yes

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Form Schedule

Lead Form Number: GLWB-END-TR

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Certificate Endorsement	GLWB-END-TR	CERA	Initial			GLWB-END-TR.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

Great-West Life & Annuity Insurance Company

A Stock Company
[8515 East Orchard Road Greenwood Village, CO 80111]

CERTIFICATE ENDORSEMENT

THIS ENDORSEMENT IS ISSUED BY GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY AS PART OF THE GROUP FIXED DEFERRED ANNUITY CERTIFICATE (THE "CERTIFICATE") TO WHICH IT IS ATTACHED. EXCEPT AS EXPRESSLY AMENDED BY THIS ENDORSEMENT, THE TERMS AND CONDITIONS OF THE CERTIFICATE SHALL REMAIN IN FULL FORCE AND EFFECT. IF THERE IS ANY CONFLICT BETWEEN THIS ENDORSEMENT AND THE CERTIFICATE, THE TERMS OF THIS ENDORSEMENT WILL PREVAIL.

SECTION 10: Group Contract Termination

If the Group Contractholder Terminates the Contract

If the Group Contractholder terminates the Group Contract, such termination will not adversely affect the Certificate Owner's rights under the Group Contract, except that additional Certificate Contributions may not be invested in the Covered Fund(s) other than reinvested dividends and capital gains.

Signed for Great-West Life & Annuity Insurance Company on the issuance of the Certificate.



[Richard Schultz],
[Secretary]



[Mitchell T.G. Graye],
[President and Chief Executive Officer]

SERFF Tracking #:

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment(s):			
AR Letter.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
Statement of Variability.pdf			



Bright tomorrows begin today.

December 10, 2012

Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

NAIC No.: 769-68322

Re: Group Fixed Deferred Annuity Submission
Form No. Name of Form
GLWB-END-TR Certificate Endorsement

Great-West Life & Annuity Insurance Company ("Great-West" or the "Company"), encloses the above-captioned form for your review and approval. This form is new and does not replace any previously approved forms.

This Endorsement modifies the provisions of Form GLWB-IRA, approved in your state on 09/28/2009, SERFF Tracking # GRWE-126316075 and GLWB-RBD, approved in your state on 06/29/2011, SERFF Tracking # GRWE-127290608. There are no other changes to the Certificate other than the provision set forth in this Endorsement. Upon approval we will send this Endorsement along with an explanatory letter to current Certificate holders and will attach it to all newly issued Certificates.

The above-captioned form is exempt from filing in Colorado, the Company's state of domicile, pursuant to Regulation 5-92. Colorado requires a fee to be paid each February 28th based on the Company's direct written premium. If appropriate, a retaliatory fee has been paid in your state in conjunction with your annual premium tax return.

The above captioned form is exempt from the Flesch readability requirements because the product is a "security" under the federal securities laws. All bracketed material in the form is variable. This form is submitted in final print, but the Company reserves the right to change the spacing and font size of the type without re-filing.

To the best of our knowledge, this submission complies with your state laws and regulations. We look forward to your approval, but if you have any questions or need further information, kindly call me at (303) 737-5829.

GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY

8515 E. ORCHARD ROAD • GREENWOOD VILLAGE, CO 80111 • (303) 737-3000



GREAT-WEST
FINANCIAL

Bright tomorrows begin today.

As always, we appreciate your diligence and courtesy.
Sincerely,

Tanya D. Gonzales
Manager, Compliance
Great-West Financial
(303) 737-5829

GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY

8515 E. ORCHARD ROAD • GREENWOOD VILLAGE, CO 80111 • (303) 737-3000

STATEMENT OF VARIABILITY
Endorsement Form Series GLWB-END-TR

FRONT COVER

COMPANY'S ADDRESS- Company address is bracketed in the event the company's address changes.

OFFICER'S SIGNATURE- Officers' names are bracketed in the event the officials change.

If the company's address changes or officers' name change, Great-West Life & Annuity Insurance Company will notify the Department for informational purposes.