

SERFF Tracking Number: GRAX-G128196281 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number:
Company Tracking Number: P1090912NW
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1090912NW

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: Annuity Individual Fixed SERFF Tr Num: GRAX- State: Arkansas
G128196281
TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num:
Variable Closed
Sub-TOI: A02I.004 Modified Single Premium Co Tr Num: P1090912NW State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Author: SPI Disposition Date: 04/03/2012
GreatAmericanFinancialRes
Date Submitted: 03/23/2012 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: P1090912NW Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 04/03/2012
State Status Changed: 04/03/2012
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. This form was filed in Ohio, our state of domicile, on 3/16/2012.

Form number P1090912NW is a modified single premium deferred annuity contract. The contract provides a base

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interest rate for each Purchase Payment that is guaranteed for an initial Term that begins on the Contract Effective Date. After the initial Term the contract provides for additional terms of one year. The contract allows the company to provide a one time interest rate adjustment, and provides an enhanced death benefit which would apply a death benefit rate depending on the contract year in which the death occurs.

It will be sold to the general public through appropriately licensed agents and may be sold through financial institutions. This contract can be issued as either a non-tax qualified annuity by itself, or as a tax qualified annuity by attaching one or more endorsements.

Application form number A1070009NW will be used to apply for this product.

State Narrative:

Company and Contact

Filing Contact Information

Brenda Little, Senior Compliance Filing Analyst blittle@gafri.com
 P. O. Box 5420 513-412-2725 [Phone] 12725 [Ext]
 Cincinnati, OH 45201-5420 513-361-5967 [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: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

SERFF Tracking Number: GRAX-G128196281 State: Arkansas
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$50.00	03/23/2012	57409081

SERFF Tracking Number: GRAX-G128196281 *State:* Arkansas
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Disposition

Disposition Date: 04/03/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Life & Annuity - Acturial Memo	No	
Supporting Document	Application	Yes	
Supporting Document	Flesch Certification	Yes	
Supporting Document	NW - Explanation of Variables	Yes	
Supporting Document	NW - Reserve Methodology, NW - GMIR Determination, NW - SNFL Actuarial Demonstration, NW - GMIR Example	No	
Supporting Document	Cover Letter	Yes	
Supporting Document	Guaranty Notice	Yes	
Supporting Document	Complaint Notice	Yes	
Supporting Document	Submission Certification	Yes	
Form	Individual Deferred Annuity Contract	Yes	

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/28/2012
Submitted Date 03/28/2012
Respond By Date 04/30/2012

Dear Brenda Little,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment:

Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue. Please assure us that you are in compliance.

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Please review your issue procedures and assure us that you are in compliance with Regulation 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/02/2012
Submitted Date 04/02/2012

Dear Linda Bird,

Comments:

April 2, 2012

NAIC No. 0084-63312

FEIN No. 13-1935920

Ms. Linda Bird
Compliance - Life and Health
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: Resubmission for Approval - Great American Life Insurance Company
P1090912NW Individual Deferred Annuity Contract
DOI File No.

Dear Ms. Bird:

Response 1

Comments: Thank you for your review of this filing and your response of March 28, 2012. I will respond to your concerns in the order in which they appeared.

Objection 1

In compliance with Ark. Code Ann. 23-79-138, a copy of our Complaint Notice, N6011504AR has been attached.

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Pursuant to Regulation 49, we have attached the Life and Health Guaranty Notice that will be given to each policy owner.

We have attached a certification confirming that the submitted filing meets the provision of Regulation 19s 10B and the requirements of your department.

Related Objection 1

Comment:

Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue. Please assure us that you are in compliance.

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Please review your issue procedures and assure us that you are in compliance with Regulation 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Guaranty Notice

Comment:

Satisfied -Name: Complaint Notice

Comment:

Satisfied -Name: Submission Certification

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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 blittle@gafri.com.

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Sincerely,

Brenda Little
Senior Compliance Filing Analyst

Sincerely,
SPI GreatAmericanFinancialRes

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Form Schedule

Lead Form Number: P1090912NW

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	P1090912NW	Policy/Contract	Individual Deferred Annuity Contract	Initial		53.000	P1090912NW.PDF



LIFE INSURANCE COMPANY

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

Individual Deferred Annuity Contract
Purchase Payments Limited to Purchase Payment Period
Nonparticipating - No Dividends

TWENTY DAY EXAMINATION-RIGHT TO CANCEL

You may cancel this contract ("Contract") by returning it and giving us written notice of cancellation. You have until midnight of the twentieth (20th) day following the day you receive this Contract, or such longer period as may be provided by law. If you purchased this Contract to replace an existing annuity contract, you have until midnight of the thirtieth (30th) day following the date you receive this Contract. This Contract must be returned and the required notice must be given to us or to the producer who sold it to you, in person or by mail. If by mail, the return of this Contract or the notice is effective on the date it is postmarked, with the proper address and with postage paid. If you cancel this Contract as set forth above, this Contract shall be void and we will refund the Purchase Payments made for it.

As you read through this Contract, please note that the words "we", "us", "our", and "Company" refer to Great American Life Insurance Company. The words "you" and "your" refer to the Owner, including a joint owner, if any. "Administrative Office" means our home office or any other place of business that we may designate for administration.

This is a deferred annuity contract. It is a legally binding agreement between you and us.

PLEASE READ YOUR CONTRACT WITH CARE.

MARK F. MUETHING
EXECUTIVE VICE PRESIDENT

JOHN P. GRUBER
SECRETARY

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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]

TAX QUALIFIED CONTRACT: [YES—TAX QUALIFICATION ENDORSEMENT INCLUDED] [NO]

CONTRACT EFFECTIVE DATE: [JUNE 01, 2012]

ANNUITY COMMENCEMENT DATE: [JUNE 01, 2072]

MINIMUM FIXED PERIOD ANNUITIZATION: [5] YEARS

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

BASE INTEREST RATE FOR INITIAL TERM FOR INITIAL PURCHASE PAYMENT: [1.60%]

[INTEREST RATE ADJUSTMENT FOR AN INITIAL TERM:] [0.20% AT BEGINNING OF TERM YEAR 4]

LENGTH OF INITIAL TERM FOR EACH PURCHASE PAYMENT: [6] YEARS

GUARANTEED MINIMUM INTEREST RATE: [1.00%]

PURCHASE PAYMENT PERIOD: [FIRST 60 DAYS OF CONTRACT]

EARLY WITHDRAWAL CHARGE RATES:

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

MINIMUM REQUIRED VALUE: [\$3,000]

DEATH BENEFIT RATES:

Contract Year:	1	2	3	4	5	6	7+
Death Benefit Rate:	[100%]	[100%]	[100%]	[104%]	[105%]	[106%]	[106%]

[BENEFICIARY DESIGNATIONS AS OF CONTRACT EFFECTIVE DATE:]

[Primary:]	[Contingent:]
[NONE]	[NONE]
[JANE DOE, spouse]	[50% JIMMY DOE, son]
[50% JIMMY DOE, son]	[50% JUNE DOE, daughter]
[50% JUNE DOE, daughter]	

[Beneficiary designations are subject to the rights of a Joint Owner, if any, and to other Contract rules.]

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

Policy Administration
Great American Life Insurance Company®
P.O. Box 5420
Cincinnati, Ohio 45201-5420
1-800-854-3649

If you prefer, you may visit us at our website, www.GAFRI.com, or email us at clientrelations@gafri.com.

DEFINITIONS

Annuity Benefit: The payments that may be made under the ANNUITY BENEFIT section of this Contract.

Annuity Commencement Date: The first day of the first payment interval for which payment of an Annuity Benefit is to be made.

Beneficiary: The person entitled to receive any Death Benefit that is to be paid under this Contract.

Contract Anniversary: The date in each year that is the annual anniversary of the Contract Effective Date.

Contract Effective Date: The date as of which the first Purchase Payment is applied to this Contract. That date is set out on the Contract Specifications page.

Contract Year: Each twelve (12) month period that begins on the Contract Effective Date or on a Contract Anniversary.

Death Benefit: The benefit described in the DEATH BENEFIT section of this Contract.

Death Benefit Commencement Date: The first day of the first payment interval for a Death Benefit that is paid as periodic payments; or the date of payment for a Death Benefit that is paid as a lump sum.

Due Proof of Death: One (1) of the following:

- 1) a certified copy of a death certificate; or
- 2) a certified copy of a decree that is made by a court of competent jurisdiction as to the finding of death.

We may also accept other proof that is satisfactory to us.

Free Withdrawal Allowance: The total amount or amounts that may be taken as a withdrawal or surrender during a Contract Year without an Early Withdrawal Charge that would otherwise apply. This amount is described in the **Free Withdrawal Allowance** provision of this Contract.

Purchase Payment: An amount received by us for this Contract. This amount is after the deduction of any fee charged by the person remitting payments. It is also after the deduction of any taxes withheld from the payment.

Tax-Qualified Contract: An annuity contract that is intended to qualify for special tax treatment for retirement savings. Whether this is a Tax-Qualified Contract is set out on the Contract Specifications page.

Term: The period of time for which the interest rate is declared. The initial Term for a given Purchase Payment begins on the date that the Purchase Payment is applied to the Contract. The length of each initial Term is set out on the Contract Specifications page. After the end of an initial Term, subsequent Terms begin upon expiration of the preceding Term, and are one (1) year in length.

Written Request: Information provided, or a request made, that is:

- 1) complete and satisfactory to us;
- 2) sent to us on our form or in a manner satisfactory to us, which may, at our discretion, be by telephone or electronic means; and
- 3) received by us at our Administrative Office.

A Written Request is subject to any payment that we make before we acknowledge it. It is also subject to any action that we take before we acknowledge it. We will deem a Written Request to be a standing order. It may be modified or revoked only by a subsequent Written Request, when permitted by the terms of this Contract. You may be required to return this Contract to us in connection with a Written Request.

GENERAL PROVISIONS

Entire Contract

This Contract is an individual deferred annuity contract. It is intended to qualify as an annuity under Section 72 of the Internal Revenue Code and the tax qualification set out in the tax qualification endorsement, if any. This Contract, any application for it, any endorsements to it, and any riders and rider applications, form the entire contract between you and us.

Only statements that you have made in consideration for this Contract or a rider may be used to defend a claim based on it, or to void this Contract or a rider. Such statements are treated as representations and not warranties.

Changes – Waivers

No changes or waivers of the terms of this Contract are valid unless made in writing and are signed by our President, Vice President, or Secretary. No other person or producer has authority to change or waive any provision of this Contract. We reserve the right, in our sole discretion, to administer or change the terms of this Contract to obtain or retain the intended tax treatment under federal tax law, or to take into account other pertinent laws and governmental regulations and rulings.

Nonparticipating

This Contract does not pay dividends or share in the Company's divisible surplus.

Misstatement

If the age of a person is misstated, payments shall be adjusted to the amount that would have been payable based on the correct age. If payments based on the correct age would have been higher, we will promptly pay the underpaid amount in one (1) sum, with interest. If payments based on the correct age would have been lower, we may deduct the overpaid amount, with interest, from succeeding payments. We may also pursue other remedies at law or in equity. The interest to be paid or charged shall be at the rate used to calculate the payments, but shall not exceed six percent (6%) per year.

Required Reports

At least once each Contract Year, we will send you a report of your current values. We will also provide any other information required by law. These reports will stop on the earliest of the following dates:

- 1) the date that this Contract is surrendered;
- 2) the Annuity Commencement Date; or
- 3) the Death Benefit Commencement Date.

The reports will be mailed to your last known address. If permitted by law, in place of that we may deliver these and other required documents in electronic form. The reported values will be based on the information in our possession at the time that we prepare the report. We may adjust the reported values at a later date if that information proves to be incorrect or has changed.

Exclusive Benefit

Your rights as Owner of this Contract are for the exclusive benefit of you and your Beneficiaries. Your rights as Owner of this Contract are not forfeitable by us.

State Law

All factors, values, benefits, and reserves under this Contract shall not be less than those required by the law of the state in which this Contract is delivered.

Claims of Creditors

To the extent allowed by law, your rights as Owner of this Contract and all values and benefits under it are not subject to the claims of creditors or to legal process.

Company Liability

We will not be liable for any loss that is related to a failure by you, or by any other person having rights or benefits under this Contract, to comply with pertinent laws or governmental regulations or rulings.

Incontestability

This Contract is not contestable by us, except to the extent stated in an application, rider, or endorsement, if any.

Discharge of Liability

We will be discharged from all liability to the extent of each payment that is made for a withdrawal, surrender, Annuity Benefit, Death Benefit, or rider benefit.

Transfer by the Company

We reserve the right to transfer our obligations under this Contract to another qualified life insurance company under an assumption or reinsurance arrangement. We may make such a transfer without your consent.

Taxes

Some states impose on the Company a premium tax or other taxes on annuities. If a premium tax or other tax is charged or due, we reserve the right to deduct this amount from the Purchase Payment or Account Value at the time that it is imposed.

Proof of Death

Before making payment of a Death Benefit, or any other payment or transfer of ownership rights that depends on the death of a specified person, we will require Due Proof of Death. We may delay making any payment until it is received.

PURCHASE PAYMENT

One (1) or more Purchase Payments may be paid to us so long as each Purchase Payment is received by us at our Administrative Office on or before the earliest of the following:

- 1) the end of the Purchase Payment Period;
- 2) the Annuity Commencement Date;
- 3) a death for which a Death Benefit is payable; and
- 4) the date that this Contract is surrendered.

The initial Purchase Payment must be received by us on or before the Contract Effective Date. Each Purchase Payment is subject to any minimums or maximums that we set for such from time to time. Upon request, we will provide you with a receipt as proof of payment.

CONTRACT VALUES

Account Value

The Account Value of this Contract at any time is equal to:

- 1) the sum of all Purchase Payments received by us; minus
- 2) all withdrawals and applicable Early Withdrawal Charges; plus
- 3) interest earned; minus
- 4) rider fees and charges; and minus
- 5) the premium tax or other tax that may apply to the Purchase Payments.

Surrender Value

The Surrender Value of this Contract at any time is equal to:

- 1) the Account Value; minus
- 2) the Early Withdrawal Charge that would apply on a surrender of this Contract.

Early Withdrawal Charge

An Early Withdrawal Charge shall be deducted from the Account Value of this Contract if you surrender it or take a withdrawal in excess of the Free Withdrawal Allowance prior to the end of the Early Withdrawal Charge period set out on the Contract Specifications page.

The Early Withdrawal Charge shall be equal to the Early Withdrawal Charge rate multiplied by the amount that is subject to such charge, which includes the amount needed to pay the Early Withdrawal Charge itself. The Early Withdrawal Charge rates are set out on the Contract Specifications page.

Free Withdrawal Allowance

Prior to the first Contract Anniversary, the Free Withdrawal Allowance is an amount equal to eight percent (8%) of the total Purchase Payments made to the date of the withdrawal or surrender. On or after the first Contract Anniversary, Free Withdrawal Allowance is an amount equal to eight percent (8%) of the Account Value as of the most recent Contract Anniversary.

You may not carry over any unused part of your Free Withdrawal Allowance from one Contract Year to the next.

INTEREST

Interest Crediting

Interest under this Contract is credited daily and compounded annually. Interest shall be credited to a Purchase Payment beginning on the Contract Effective Date or such later date that we receive it. We will not credit interest on amounts after the earliest of:

- 1) the date on which they are withdrawn or surrendered;
- 2) the Annuity Commencement Date; or
- 3) the date of death for which a Death Benefit is payable.

Base Interest Rate

The Base Interest Rate for the initial Term that begins on the Contract Effective Date is set out on the Contract Specifications page. The Company, at its discretion, may declare a new Base Interest Rate for an initial Term for a Purchase Payment received after the Contract Effective Date at any time in advance of that Term. For each new Term that begins after the end of a preceding Term, the Company, at its discretion, may declare a new Base Interest Rate at any time in advance of the new Term. Subject to the Interest Rate Adjustment, the interest rate for a Term is guaranteed for the entire Term.

Interest Rate Adjustment

The Interest Rate Adjustment, if any, for the initial Term for a Purchase Payment is set out on the Contract Specifications page. Once the Interest Rate Adjustment takes effect for an initial Term, interest shall be credited for the balance of such Term with interest for the balance of the initial Term at a rate equal to the sum of the Base Interest Rate plus the Interest Rate Adjustment. No Interest Rate Adjustment shall apply during a Term that is not an initial Term.

Guaranteed Minimum Interest Rate

Interest credited to this Contract shall never be at a rate less than the Guaranteed Minimum Interest Rate set out on the Contract Specifications page.

SURRENDER AND WITHDRAWALS

Surrender

You may surrender this Contract in full at any time before the earlier of:

- 1) the Annuity Commencement Date; or
- 2) a death for which a Death Benefit is payable.

A surrender must be made by Written Request. In the case of a surrender, this Contract shall terminate.

The amount paid upon a surrender shall be the Surrender Value reduced by:

- 1) rider fees and charges, if any; and
- 2) the outstanding balance of loans, if any.

Withdrawals

You may take withdrawals from this Contract at any time before the earliest of:

- 1) the Annuity Commencement Date;
- 2) a death for which a Death Benefit is payable; or
- 3) the date that this Contract is surrendered.

A withdrawal must be made by Written Request. The amount of any withdrawal must be at least \$500. No withdrawal may be made if it would reduce the Account Value to less than the Minimum Required Value, net of any loan. The Minimum Required Value is set out on the Contract Specifications page.

If more than one Purchase Payment has been made for this Contract, a withdrawal will be taken first from the amounts attributable to the most recent Purchase Payment remaining in the Contract.

Exchanges, Transfers, and Rollovers

An amount paid on a withdrawal or surrender may be paid to or for another annuity or tax-qualified account in a tax-free exchange, transfer, or rollover to the full extent allowed by federal tax law.

Termination

We reserve the right to terminate this Contract at any time that the Account Value is less than the Minimum Required Value. The Minimum Required Value is set out on the Contract Specifications page. If we terminate this Contract for this reason, we will pay you the Surrender Value. We will not terminate this Contract at a time when a distribution to you is prohibited by a tax qualification or employer plan endorsement.

Deferral of Payment

We reserve the right to delay payment of a surrender or withdrawal after we receive your Written Request for it. We may delay such payment for up to six (6) months upon receipt of written approval from the commissioner of insurance of the state in which this Contract was delivered.

OWNERSHIP PROVISIONS

Owner

The Owner of this Contract is the person or persons named as such on the Contract Specifications page, or the person or persons who become the owner or owners under the ***Transfer of Ownership*** provision or ***Successor Owner*** provision of this Contract.

Unless it is stated otherwise, the Owner may exercise all of the ownership rights under this Contract.

If you or a joint owner is a non-natural person, then the age of the eldest Annuitant is treated as the age of such Owner for all purposes under this Contract. A trustee or plan sponsor that owns this Contract is considered to be a non-natural person for all purposes under this Contract.

Joint Ownership

If this is a Tax-Qualified Contract, then no joint owner is permitted except where the Contract is owned by multiple plan sponsors or trustees.

If this is not a Tax-Qualified Contract, then two (2) persons may jointly own this Contract. If there is a joint owner, then you and the joint owner must exercise all rights of ownership by joint action.

Assignment

If this is a Tax-Qualified Contract, then you may not pledge, charge, encumber, or in any way assign your interest in this Contract except to the limited extent as may be provided in the tax qualification endorsement and the loan endorsement, if any.

If this is not a Tax-Qualified Contract, then you generally may assign all or any part of your rights under this Contract. However, you may not assign your rights to:

- 1) designate or change a Beneficiary;
- 2) designate or change an Annuitant;
- 3) transfer ownership; or
- 4) elect a settlement option.

The person to whom you make an assignment is called an assignee.

We are not responsible for the validity or tax effects of any assignment. An assignment must be made by Written Request and must be received at our Administrative Office. We will not be bound by an assignment until we acknowledge it. An assignment is subject to any payment made or any action we take before we acknowledge it. An assignment may be ended only by the assignee or as provided by law.

The rights of an assignee, including the right to any payment under this Contract, come before the rights of an Owner, Annuitant, Beneficiary, or other payee.

Transfer of Ownership

If this is a Tax-Qualified Contract, then you may not transfer, sell, or in any way alienate your interest in this Contract except to the limited extent provided in the tax qualification endorsement.

If this is not a Tax-Qualified Contract, then you may transfer ownership at any time during your lifetime. A transfer must be made by Written Request. Except as otherwise elected or as required by law, it shall not cancel a designation of an Annuitant or Beneficiary or a settlement option election.

Successor Owner

In some cases, your spouse may succeed to the ownership of this Contract after your death. Specifically, if a Death Benefit is payable on account of your death and your spouse is the sole Beneficiary under this Contract, then he or she shall become the successor owner of this Contract if:

- 1) you make that Written Request before your death; or
- 2) after your death, your spouse makes that Written Request within one (1) year of your death and before the Death Benefit Commencement Date.

As successor owner, your spouse shall then succeed to all rights of ownership under this Contract except the right to name another successor owner.

If the successor owner is not your spouse as defined by federal tax law, then the Contract values must be distributed after your death as required by the **Death Benefit Distribution Rules** provision of this Contract.

Community Property

If you live in a community property state and have a spouse at any time while you own this Contract, the laws of that state may vary your ownership rights.

ANNUITANT PROVISIONS

Annuitant

If this is a Tax-Qualified Contract, then the Annuitant is the Owner except in a case where the Contract is owned by the plan sponsor or trustee. If the Owner is the plan sponsor or trustee, then the Annuitant is the designated natural person covered under the plan for whose benefit this annuity contract was purchased.

If this is not a Tax-Qualified Contract, then the Annuitant is the natural person or persons designated by you under the **Designation of Annuitant** provision of this Contract. If you do not designate an Annuitant or if no Annuitant designated by you is surviving, then the Annuitant shall be each Owner who is a natural person.

Designation of Annuitant

If this is a Tax-Qualified Contract, and if the Owner is the plan sponsor or trustee, then the Annuitant must be designated before the Contract Effective Date. The designation must be made by Written Request, and cannot be changed.

If this is not a Tax-Qualified Contract, then except as provided below, you may make or change a designation of Annuitant at any time before the Annuity Commencement Date. If you or a joint owner is a non-natural person, then the Annuitant must be designated before the Contract Effective Date. After the Contract Effective Date, a designation of Annuitant may not be changed while the Owner or joint owner is a non-natural person. For this purpose, a trustee is considered to be a non-natural person. A designation of Annuitant must be made by Written Request. Except as otherwise elected or as required by law, it shall not cancel a designation of a Beneficiary or a settlement option election. A designation may name two (2) or more natural persons jointly as the Annuitant. On the death of a joint Annuitant, the survivor shall become the sole Annuitant. A designation may name a natural person as a contingent Annuitant. A contingent Annuitant shall become the Annuitant only if there is no surviving primary Annuitant.

BENEFICIARY PROVISIONS

Beneficiary

If a Death Benefit becomes payable on account of your death or the death of a joint owner, then a surviving owner or joint owner is the Beneficiary no matter what other designation you may have made.

In all other cases, the Beneficiary is the person or persons that you designate under the **Designation of Beneficiary** provision of this Contract, or if none is surviving, then the Beneficiary is your estate.

A Beneficiary shall be deemed not to be surviving if he or she dies within thirty (30) days after the death for which the Death Benefit is payable.

Designation of Beneficiary

You may make or change a designation of Beneficiary at any time before the Annuity Commencement Date so long as:

- 1) you have not specified that a prior designation is irrevocable; and
- 2) no death has occurred for which a Death Benefit is payable.

A designation of Beneficiary must be made by Written Request. The Written Request must be received on or before the date of death for which a Death Benefit is payable. Except as otherwise elected or as required by law, it shall not change a settlement option election.

You may designate two (2) or more persons jointly as the Beneficiary. Unless you state otherwise, joint Beneficiaries that are surviving shall be entitled to equal shares. You may also designate one (1) or more persons as contingent Beneficiary. Unless you state otherwise, a contingent Beneficiary shall be entitled to a benefit only if there is no primary Beneficiary that is surviving.

ANNUITY BENEFIT

Annuity Commencement Date

The Annuity Commencement Date is set out on the Contract Specifications page. You may change the Annuity Commencement Date by Written Request. Such a request must be received by us no later than the chosen date, and at least thirty (30) days before the date of the first payment to be made under a settlement option.

You may not change the Annuity Commencement Date to a date that is earlier than the first Contract Anniversary. You may not change the Annuity Commencement Date to a date that is later than the Contract Anniversary following your 95th birthday or the 95th birthday of a joint owner, unless we agree.

Annuity Benefit Amount

The amount to be used to provide Annuity Benefit payments under this Contract is the Account Value as of the Annuity Commencement Date, reduced by:

- 1) rider fees and charges, if any;
- 2) premium tax or other taxes not previously deducted; and
- 3) the outstanding balance of loans, if any.

Annuity Benefit Payments

Annuity Benefit payments shall be made to the Annuitant as payee unless:

- 1) amounts are paid as a tax-free exchange, transfer, or rollover to or for an annuity or tax-qualified account as permitted by federal tax law; or
- 2) you are not the Annuitant, and you elect to have Annuity Benefit payments made to you as payee.

An Annuity Benefit payment for a payment interval that ends after the death of the payee shall be made to the contingent payee that you designate. If there is no such contingent payee surviving, then such payment shall be made to the person or persons designated as contingent payee by the last payee who received payments. Failing that, such payment shall be made to the estate of the last payee who received payments.

A designation or change of a payee or contingent payee must be made by Written Request. Unless you have specified that a prior designation is irrevocable, you may change the payee or contingent payee at any time, subject to the limits on primary payees described above.

In any event, the Annuitant shall be the person on whose life Annuity Benefit payments are based. A change of payee or contingent payee shall not change this.

Form of Annuity Benefit

Annuity Benefit payments shall be made annually under the terms of Option B as described in the SETTLEMENT OPTIONS section of this Contract with a fixed period of ten (10) years, or if fewer, the maximum number of whole years permitted under the tax qualification endorsement, if any.

In place of that, you may choose to have Annuity Benefit payments made in the form of any other option that is available to you under the SETTLEMENT OPTIONS section of this Contract. Your choice must be made by Written Request that is received by us no later than the Annuity Commencement Date and at least thirty (30) days before the date of the first payment to be made. It is subject to the **Annuity Benefit Distribution Rules** provision of this Contract.

No Annuity Benefit shall be paid if we have the right to terminate this Contract under the **Termination** provision of this Contract.

Annuity Benefit Distribution Rules

If this is a Tax-Qualified Contract, then Annuity Benefit payments must meet the required minimum distribution rules set out in the tax qualification endorsement.

If this is not a Tax-Qualified Contract, then Annuity Benefit payments that are still payable after the death of the person controlling payments must be made at least as rapidly as payments were being made at the time of such death. For this purpose, the person controlling payments is:

- 1) the Owner, if the Owner has the right to change the payee; or
- 2) in all other cases, the payee.

DEATH BENEFIT

Death Benefit

A Death Benefit shall be payable under this Contract if before the Annuity Commencement Date and before this Contract is surrendered:

- 1) you or a joint owner dies; or
- 2) you or a joint owner is a non-natural person, and the Annuitant dies.

For this purpose, a trustee or plan sponsor is considered to be a non-natural person, and the death of an individual who owns this Contract as a trustee or plan sponsor shall not be treated as the death of an owner.

If a Death Benefit becomes payable:

- 1) it shall be in place of all other benefits under this Contract; and
- 2) all other rights under this Contract shall terminate except for rights related to the Death Benefit.

No Death Benefit shall be paid on your death if your spouse becomes the successor owner of this Contract. Only one (1) Death Benefit can be paid under this Contract.

Death Benefit Amount

The Death Benefit shall be equal to:

- 1) the Death Benefit base amount; multiplied by
- 2) the Death Benefit Rate for the Contract Year in which the death occurs.

The Death Benefit Rates are set out on the Contract specifications page.

The Death Benefit base amount is:

- 1) the Account Value of the Contract as of the date of death for which the Death Benefit is payable; minus
- 2) rider fees and charges, if any; and minus
- 3) the outstanding balance of loans, if any.

The Death Benefit shall be reduced by any premium tax or other taxes not previously deducted.

Interest on Death Benefit

We will accrue interest on the Death Benefit payable under this Contract as required by law. Such interest, if any, shall be added to the Death Benefit to be paid.

Death Benefit Commencement Date

The Beneficiary may designate the Death Benefit Commencement Date by Written Request. This request must be made within one (1) year of the date of death for which the Death Benefit is payable. It is subject to the **Death Benefit Distribution Rules** provision of this Contract. If no designation is made, then the Death Benefit Commencement Date shall be one (1) year after the date of death.

Death Benefit Payments

Death Benefit payments shall be made to the Beneficiary as payee unless:

- 1) amounts are paid as a tax-free exchange, transfer, or rollover to or for an annuity or tax-qualified account as permitted by federal tax law; or
- 2) the Beneficiary is a non-natural person, and elects to have Death Benefit payments made to a payee to whom the Beneficiary is obligated to make corresponding payments.

A Death Benefit payment for a payment interval that ends after the death of the Beneficiary shall be made to the contingent payee designated as part of any Death Benefit settlement option election made by you. If there is no such contingent payee surviving, then such payment shall be made to the person or persons designated as contingent payee by the Beneficiary. Failing that, such payment shall be made to the estate of the last payee who received payments.

A designation or change of a payee or contingent payee must be made by Written Request. A Beneficiary may not change a contingent payee designation made as part of a Death Benefit settlement option election made by you. A Beneficiary may make or change any other payee or contingent payee designation at any time.

The Beneficiary shall be the person on whose life Death Benefit payments under a settlement option will be based. A change of payee or contingent payee shall not change this. A Beneficiary that is a non-natural person may elect to have payments based on the life of a person to whom the Beneficiary is obligated. Such an election must be made by Written Request before the Death Benefit Commencement Date.

Form of Death Benefit

Death Benefit payments shall be made annually under the terms of Option A as described in the SETTLEMENT OPTIONS section of this Contract, with a period certain of four (4) years, or if fewer, the maximum number of whole years permitted under the tax qualification endorsement, if any.

In place of that, you may choose to have Death Benefit payments paid as a lump sum or in the form of any option that is available under the SETTLEMENT OPTIONS section of this Contract. Your choice must be made by Written Request that is received by us on or before the date of death for which a Death Benefit is payable.

If you do not make such a choice, the Beneficiary may make that choice at any time after the date of death. His or her choice must be made by Written Request that is received by us no later than the Death Benefit Commencement Date and at least thirty (30) days before the date of the first payment to be made.

Any choice is subject to the **Death Benefit Distribution Rules** provision of this Contract.

No settlement option payments shall be paid if the amount to be applied as a Death Benefit is less than \$2,000. In that case, the amount to be applied shall be paid as a lump sum on the Death Benefit Commencement Date.

Death Benefit Distribution Rules

If this is a Tax-Qualified Contract, then Death Benefit payments must meet the required minimum distribution rules set out in the tax qualification endorsement.

If this is not a Tax-Qualified Contract, then the Death Benefit must be paid either:

- 1) in full within five (5) years of the date of death; or
- 2) over the life of the Beneficiary or over a period certain not exceeding his or her life expectancy, with payments at least annually starting within one (1) year of the date of death.

However, if this is not a Tax-Qualified Contract and your spouse (as defined by federal tax law) becomes the successor owner of this Contract after your death, then:

- 1) this rule shall not apply at the time of your death; and
- 2) if your spouse later dies before the Annuity Commencement Date, this rule shall apply upon the death of your spouse, with your spouse being treated as the Owner for purposes of this rule.

SETTLEMENT OPTIONS

Conditions

Payments under a settlement option are subject to any minimum amounts, payment intervals, and other terms and conditions that we may from time to time require. If we change our minimums, we may change any current or future payment amounts and/or payment intervals to conform to the change. Payments under a settlement option are made at the end of a payment interval. More than one (1) settlement option may be elected if the requirements for each settlement option elected are satisfied. Once payment begins under a settlement option, the settlement option may not be changed.

All elected settlement options must comply with pertinent laws and governmental regulations and rulings.

If more than one (1) person is the payee under a settlement option, payments shall be made to the payees jointly. No more than two (2) persons may be initial payees under a joint and survivor settlement option.

If payment under a settlement option depends on whether a specified person is still alive, we may at any time require proof that such person is still living. We will require proof of the age of any person on whose life payments are based.

Nonhuman Payees under a Settlement Option

Except as stated below, the primary payee under a settlement option must be a human being. All settlement option payments during his or her life must be made by check payable to the primary payee or by electronic transfer to a checking or savings account owned by the primary payee. Settlement option payments may be made as a tax-free exchange, transfer, or rollover to or for another annuity or tax-qualified account to the full extent allowed by federal tax law. A nonhuman owner may be the primary payee. We may make other exceptions in our discretion.

Limitation on Election of Settlement Option

A fixed period of less than the Minimum Fixed Period Annuitization is available only as a Death Benefit settlement option. The Minimum Fixed Period Annuitization is set out on the Contract Specifications page.

Settlement Option Computations

The Annuity 2000 Mortality Table for blended lives (60% female/40% male) with interest at [one percent (1%)] per year, compounded annually, is used to compute all guaranteed settlement option factors, values and benefits under this Contract. For purposes of calculating payments based on the age of a person, we will use the person's age as of his or her last birthday.

Available Settlement Options

The available settlement options are set out below.

Option A Fixed Period Annuity

We will make periodic payments for a fixed period. The first payment shall be paid as of the last day of the initial payment interval. The maximum time over which we will make payments or money will be held by us is thirty (30) years. The Option A Table applies to this Option.

Option B Life Annuity or Life Annuity with Payments for at Least a Fixed Period

We will make periodic payments until the death of the person on whose life payments are based. If selected, we guarantee that such payments shall continue for at least a minimum fixed period even if the person should die before the end of that fixed period. The first payment shall be paid as of the last day of the initial payment interval. The Option B Table applies to this Option.

Option C Joint and One-half Survivor Annuity

We will make periodic payments until the death of the primary person on whose life payments are based; thereafter, we will make one-half (1/2) of the periodic payment until the death of the secondary person on whose life payments are based. The first payment shall be paid as of the last day of the initial payment interval. The Option C Table applies to this Option.

We will make periodic payment in any other form of settlement option that is acceptable to us at the time of an election.

Commuted Values

Commuted values are not available unless we agree otherwise.

Settlement Option Tables

The Option Tables show the payments that we will make at sample payment intervals for each \$1,000 applied based on the guaranteed settlement option factors. Amounts may vary with the payment interval and the age of the person on whose life payments are based. Upon request, we will provide information on the payments that we will make for other payment intervals and ages.

OPTION A TABLE - FIXED PERIOD ANNUITY

Payments for fixed number of years for each \$1,000 applied.

Term of Payments	Annual	Semi-Annual	Quarterly	Monthly
Years				
1	[\$1,010.00	\$503.74	\$251.55	\$83.78
2	507.51	253.12	126.40	42.10
3	340.02	169.58	84.68	28.20
4	256.28	127.82	63.83	21.25
5	206.03	102.76	51.31	17.09
6	172.54	86.05	42.97	14.31
7	148.62	74.12	37.01	12.32
8	130.69	65.18	32.55	10.84
9	116.74	58.22	29.07	9.68
10	105.58	52.65	26.29	8.75
11	96.45	48.10	24.02	8.00
12	88.84	44.31	22.12	7.37
13	82.41	41.10	20.52	6.83
14	76.90	38.35	19.15	6.37
15	72.12	35.97	17.96	5.98
16	67.94	33.88	16.92	5.63
17	64.25	32.04	16.00	5.33
18	60.98	30.41	15.18	5.05
19	58.05	28.95	14.45	4.81
20	55.41	27.63	13.80	4.59]

The values stated for fixed periods shorter than the Minimum Fixed Period Annuitization are available only as a Death Benefit option. The Minimum Fixed Period Annuitization is set out on the Contract Specifications page.

**OPTION B TABLE – LIFE ANNUITY
OR LIFE ANNUITY WITH PAYMENTS FOR AT LEAST A FIXED PERIOD**
Monthly payments by age of the person named for each \$1,000 applied.

Age*	Number of Months Certain				
	0	60	120	180	240
55	[\$3.25	\$3.24	\$3.22	\$3.18	\$3.12
56	3.33	3.33	3.30	3.26	3.18
57	3.42	3.42	3.39	3.34	3.25
58	3.52	3.51	3.48	3.42	3.32
59	3.62	3.61	3.58	3.51	3.40
60	3.73	3.72	3.68	3.60	3.47
61	3.85	3.83	3.79	3.69	3.54
62	3.97	3.95	3.90	3.79	3.62
63	4.10	4.08	4.02	3.89	3.69
64	4.24	4.22	4.14	4.00	3.77
65	4.39	4.36	4.27	4.10	3.84
66	4.55	4.52	4.41	4.21	3.91
67	4.72	4.68	4.56	4.33	3.99
68	4.90	4.86	4.71	4.44	4.05
69	5.10	5.04	4.87	4.55	4.12
70	5.30	5.24	5.03	4.67	4.18
71	5.53	5.45	5.21	4.78	4.24
72	5.77	5.68	5.39	4.89	4.29
73	6.03	5.92	5.57	5.00	4.34
74	6.31	6.18	5.76	5.11	4.38
75	6.61	6.45	5.95	5.21	4.42
76	6.93	6.74	6.15	5.31	4.45
77	7.28	7.04	6.35	5.40	4.48
78	7.66	7.37	6.55	5.48	4.50
79	8.07	7.71	6.75	5.56	4.52
80	8.51	8.07	6.94	5.63	4.54]

* Age as of last birthday

OPTION C TABLE – JOINT AND ONE-HALF SURVIVOR ANNUITY
 Monthly payments by ages of the persons named for each \$1,000 applied.*

Primary Age**	Secondary Age**										
	60	61	62	63	64	65	66	67	68	69	70
60	[\$3.39	\$3.42	\$3.44	\$3.46	\$3.48	\$3.50	\$3.52	\$3.54	\$3.56	\$3.57	\$3.59
61	3.47	3.49	3.52	3.54	3.56	3.59	3.61	3.63	3.65	3.66	3.68
62	3.54	3.57	3.59	3.62	3.65	3.67	3.69	3.72	3.74	3.76	3.78
63	3.61	3.64	3.67	3.70	3.73	3.76	3.79	3.81	3.83	3.86	3.88
64	3.69	3.72	3.76	3.79	3.82	3.85	3.88	3.91	3.93	3.96	3.98
65	3.77	3.80	3.84	3.88	3.91	3.94	3.98	4.01	4.04	4.07	4.09
66	3.85	3.89	3.93	3.97	4.00	4.04	4.08	4.11	4.14	4.18	4.21
67	3.93	3.97	4.02	4.06	4.10	4.14	4.18	4.22	4.25	4.29	4.32
68	4.01	4.06	4.11	4.15	4.20	4.24	4.28	4.33	4.37	4.41	4.44
69	4.10	4.15	4.20	4.25	4.30	4.34	4.39	4.44	4.48	4.53	4.57
70	4.18	4.24	4.29	4.34	4.40	4.45	4.50	4.55	4.60	4.65	4.70]

* Payments after the death of the primary payee shall be one-half (1/2) of the amount shown.

** Age as of last birthday

GREAT AMERICAN LIFE INSURANCE COMPANY®

Individual Deferred Annuity Contract
Purchase Payments Limited to Purchase Payment Period
Nonparticipating - No Dividends

SERFF Tracking Number: GRAX-G128196281 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number:
 Company Tracking Number: P1090912NW
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium
 Variable
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/P1090912NW

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Acturial Memo		
Comments:		
Attachment: NW - Actl Memo 031512.PDF		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments:		
Attachment: A1070009NW 03-12 bracketed.PDF		

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

	Item Status:	Status Date:
Satisfied - Item: NW - Explanation of Variables		
Comments:		
Attachment: NW - Explanation of Variables.PDF		

	Item Status:	Status Date:
Satisfied - Item: NW - Reserve Methodology, NW -		

SERFF Tracking Number: GRAX-G128196281 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number:
 Company Tracking Number: P1090912NW
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium
 Variable
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/P1090912NW
 GMIR Determination, NW - SNFL
 Actuarial Demonstration, NW -
 GMIR Example

Comments:

Attachments:

NW - Reserve Memo 031512.PDF
 NW - GMIR determination 031512.PDF
 NW Actuarial Demo 031512.PDF
 GMIRexample 031512.PDF

Item Status: **Status Date:**

Satisfied - Item: Cover Letter

Comments:

Attachment:

Cover Letter.PDF

Item Status: **Status Date:**

Satisfied - Item: Guaranty Notice

Comments:

Attachment:

N6001811AR.PDF

Item Status: **Status Date:**

Satisfied - Item: Complaint Notice

Comments:

Attachment:

N6122008AR.PDF

Item Status: **Status Date:**

Satisfied - Item: Submission Certification

SERFF Tracking Number: GRAX-G128196281 *State:* Arkansas
Filing Company: Great American Life Insurance Company *State Tracking Number:*
Company Tracking Number: P1090912NW
TOI: A02I Individual Annuities- Deferred Non- *Sub-TOI:* A02I.004 Modified Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1090912NW

Comments:

Attachment:

AR - Reg 19 Certification.PDF

Great American Life Insurance Company®

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

www.gafri.com



Member Companies

Order Ticket For Single Premium Fixed Annuity

1. Owner

Primary Owner

Name _____
Address _____
City _____ State _____ Zip _____
Phone _____ Sex M F
SSN/FEIN _____ Birth date _____

Joint Owner (only available for Non-Qualified contracts)

Name _____
Address _____
City _____ State _____ Zip _____
Phone _____ Sex M F
SSN/FEIN _____ Birth date _____

2. Annuitant (if other than Owner)

Primary Annuitant

Name _____
Address _____
City _____ State _____ Zip _____
Phone _____ Sex M F
SSN/FEIN _____ Birth date _____

Joint Annuitant (only available for Non-Qualified contracts)

Name _____
Address _____
City _____ State _____ Zip _____
Phone _____ Sex M F
SSN/FEIN _____ Birth date _____

3. Contract Information

A. Product Name _____

B. Purchase Payment: Amount \$ _____

- Check enclosed (check here if indirect rollover)
- Wire transfer
- Transfer
- Rollover
- 1035 Exchange
- CD Redemption

If Transfer or 1035 Exchange, from what company?

C. Tax Qualification for New Annuity

- Non-Qualified
- TSA 403(b)
- Roth TSA 403(b)
- 457
- IRA
- Other (please specify) _____
- Inherited IRA (Must include Inherited ESP form)
- Roth IRA
- SEP IRA
- SIMPLE IRA
- 401k

D. Special Requests

4. Beneficiary

If the beneficiary listed below is not designated as Primary or Contingent beneficiary, it will automatically default to a Primary designation. All shares will be divided equally unless otherwise noted in the space provided.

List additional beneficiaries on the Additional Beneficiary Designation Form. Share/Percentage must equal 100%. If beneficiary is a trust, list the name of the trust, name(s) of the current trustee(s), and trust agreement date AND provide copies of the first page and signature pages of the trust. If the owner of this contract is a trust, the trust must be designated as the primary beneficiary.

Primary Beneficiary	Contingent Beneficiary
Share/Percentage _____ % Name _____ Address _____ City _____ State _____ Zip _____ SSN _____ Relationship _____	Share/Percentage _____ % Name _____ Address _____ City _____ State _____ Zip _____ SSN _____ Relationship _____
Share/Percentage _____ % Name _____ Address _____ City _____ State _____ Zip _____ SSN _____ Relationship _____	Share/Percentage _____ % Name _____ Address _____ City _____ State _____ Zip _____ SSN _____ Relationship _____
Share/Percentage _____ % Name _____ Address _____ City _____ State _____ Zip _____ SSN _____ Relationship _____	Share/Percentage _____ % Name _____ Address _____ City _____ State _____ Zip _____ SSN _____ Relationship _____
Share/Percentage _____ % Name _____ Address _____ City _____ State _____ Zip _____ SSN _____ Relationship _____	Share/Percentage _____ % Name _____ Address _____ City _____ State _____ Zip _____ SSN _____ Relationship _____
Share/Percentage _____ % Name _____ Address _____ City _____ State _____ Zip _____ SSN _____ Relationship _____	Share/Percentage _____ % Name _____ Address _____ City _____ State _____ Zip _____ SSN _____ Relationship _____
Share/Percentage _____ % Name _____ Address _____ City _____ State _____ Zip _____ SSN _____ Relationship _____	Share/Percentage _____ % Name _____ Address _____ City _____ State _____ Zip _____ SSN _____ Relationship _____

5. Notices (Please review the notice that applies to your state.)

[Alaska Residents: You have 20 days (30 for replacements) from the date you receive the contract to review it and cancel the contract, if you are not satisfied. Upon receipt of a written request, we will provide you with factual information regarding the benefits and policy provisions of this Contract to aid you in your decision. We will respond to your request for additional information within ten (10) days of its receipt. If you cancel the contract, we will refund the Purchase Payment made for it.]

[Arizona Residents: Upon written request, we will provide reasonable factual information within a reasonable time regarding the benefits and provisions of the Contract. If for any reason you are not satisfied with the annuity contract, you may return it within twenty (20) days (or thirty (30) days if the Contract holder is age 65 or older on the date of the order ticket for the annuity Contract), after the Contract is delivered to you and receive a refund of all monies paid.]

[Arkansas, Louisiana and Rhode Island Residents: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an order ticket for insurance is guilty of a crime and may be subject to fines and confinement in prison.]

[California Residents Age 65 or Older: The sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity or other asset to fund the purchase of an annuity or life insurance product may have tax consequences, early withdrawal penalty, or other costs or penalties. We recommend that you consult independent legal or financial advise before selling or liquidating any assets to fund the purchase of any life insurance or annuity product.]

[Colorado Residents: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.]

[Delaware Residents: Your civil union partner, as defined by Delaware law, as the same rights as a spouse to succeed to the ownership of the Contract after your death. However, if the successor owner is not your spouse as defined by federal tax law, then Contract values must be distributed after your death under the rules that apply to the distribution of a death benefit for a non-spouse beneficiary. In the case of a tax-qualified contract, a beneficiary who is not your spouse as defined by federal tax law does not have the same transfer or rollover rights as a spouse. Same-sex spouses and civil union partners are encouraged to consult with a tax advisor prior to the purchase of this annuity contract.]

[District of Columbia Residents: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.]

[Illinois Residents: In some cases, your spouse or civil union partner, as defined by Illinois law, may succeed to the ownership of the Contract after your death. However, if the successor owner is not your spouse as defined by federal tax law, then Contract values must be distributed after your death under the rules that apply to the distribution of a death benefit for a non-spouse beneficiary.]

[Kentucky Residents: Any person who knowingly and with intent to defraud any insurance company or other person files an order ticket for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.]

[Maine and Tennessee Residents: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits.]

[New Mexico Residents: Any person, who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an order ticket for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.]

5. Notices continued (Please review the notice that applies to your state.)

[Ohio Residents: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an order ticket or files a claim containing a false or deceptive statement is guilty of insurance fraud.]

[Oklahoma Residents: WARNING: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.]

[Pennsylvania Residents: Any person who knowingly and with intent to defraud any insurance company or other person files an order ticket for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.]

6. Existing Insurance/Replacement

A. For order tickets signed in [AL, AK, AZ, AR, CO, HI, IA, KY, LA, ME, MD, MS, MT, NE, NH, NJ, NM, NC, OH, OR, RI, SC, TX, UT, VT, VA, WV or WI] **answer only question # 1.**

- 1. Do you have any existing life insurance policies or individual annuity contracts currently in force with this Company or any other company? **Yes** **No**

If "Yes" to # 1, complete the Important Notice Replacement of Life Insurance or Annuities. Your agent must present and read the Notice to you unless you voluntarily waive this step.

B. For order tickets signed in [CA, CT, DE, DC, FL, GA, ID, IL, IN, KS, MA, MI, MN, MO, NV, ND, OK, PA, SD, TN, WA, or WY] **answer only question # 2.**

- 2. Will this contract replace or use cash values of any existing life insurance or annuity with this company or any other company? **Yes** **No**

If "Yes" to # 2, please provide company name and policy/contract #, and complete the appropriate Replacement Notice.

Company _____
Policy/Contract # _____
Company _____
Policy/Contract # _____
Company _____
Policy/Contract # _____

7. Agreement

I certify that I have read the statements and that my answers to the questions on this order ticket are true and complete to the best of my knowledge and belief.

I received and reviewed the Disclosure Document that includes information about my annuity contract, its benefits, and the fees and charges that apply to it.

I understand annuities are not insured by the FDIC, or the NCUSIF, and are not a deposit or other obligation of, or guaranteed by a bank or similar financial institution. Annuities are subject to investment risk, including possible loss of principal amount invested.

Signed at (city) _____ (state) _____

Owner's Signature _____

Date _____

Joint Owner/Plan Administrator's Signature (if applicable) _____

Date _____

8. Agent's Statement

To the best of my knowledge and belief, (1) the purchaser(s) **does** **does not** have any existing life insurance policies or annuity contracts currently in force with this or any other company; and (2) the annuity being purchased **is** **is not** intended to replace or use cash values of any existing life insurance or annuity with this or any other company. If the purchaser(s) does have existing life insurance policies or annuity contracts, please read the appropriate replacement forms to the purchaser(s) (unless voluntarily waived) and complete the appropriate replacement forms. If the annuity being purchased is intended to replace or use cash values of any existing life insurance or annuity with this or any other company, please complete the appropriate replacement forms.

If the Contract applied for replaces any existing life insurance or annuity with this or any other company, I attest that I have reviewed the potential advantages and disadvantages of the proposed transaction.

I hereby certify that in connection with my presentation to the purchaser(s) herein, I only used sales material that was previously approved by the Company and that I left with the purchaser(s) a copy of all sales material used in my presentation. (**"Sales Material" means a sales illustration and other written, printed or electronically presented information created, completed or provided by the Company or the agent and is used in the presentation to the purchaser in connection with the contract purchased.**)

I further certify that this transaction is in accord with the Company's written statement with respect to the acceptability and appropriateness of replacements.

1st Agent's Name (please print) _____

Agent's Signature _____

Date _____

Agent Code # _____ Commission Split _____ %

Phone _____

E-Mail Address _____

2nd Agent's Name (please print) _____

Agent's Signature _____

Date _____

Agent Code # _____ Commission Split _____ %

Phone _____

E-Mail Address _____

[9. For MGA/Agent Use Only (Commission Structure Codes)]

NT T1 T2

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: Great American 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
P1090912NW	53.0

Signed: 
Name: John P. Gruber
Title: Senior Vice President
Date: 3/23/2012

Explanation of Variables
Individual Deferred Annuity Contract
Contract Form No. P1090912NW

BRACKETS

- Hard Brackets [] – Denote that provision or text is variable.

CONTRACT

Contract Specifications Page

- Owner – Will insert name of the Owner
- Age of Owner as of Contract Effective Date– Will insert age of the Owner
- Joint Owner – Will insert name of Joint Owner, if any
- Age of Joint Owner as of Contract Effective Date – Will insert age of Joint Owner, if any
- Annuitant – Will insert name of Annuitant
- Age of Annuitant as of Contract Effective Date – Will insert age of Annuitant, if the Annuitant is not an owner
- Contract Number – Will insert contract number
- Tax Qualified Contract – Will insert “No” or “Yes- tax qualification endorsement included” as appropriate
- Contract Effective Date – Will insert the Contract Effective date
- Annuity Commencement Date – Will insert the default annuity commencement date, which is the Contract Anniversary following the owner’s 95th birthday
- Minimum Fixed Period Annuitization: – Will insert the minimum duration for fixed-period annuity payments (5-10 years), other than as a Death Benefit settlement option. The length of the period will be a function of consumer demand and the least amount of time needed for benefit payments to offset the waiver of surrender charges in the current economic/investment environment as permitted by the product’s capital constraints. Once set, the Minimum Fixed Period Annuitization will not change on an issued contract.
- Amount of Initial Purchase Payment – Will insert payment received as of the Contract Effective Date
- Base Interest Rate For Initial Term For Initial Purchase Payment – Will insert the interest rate guaranteed for the Initial Term for the Purchase Payment applied on the Contract Effective Date (1.00% - 10.00%)
- Interest Rate Adjustment for an Initial Term: Will insert the interest rate adjustment which will be added to the Base Interest Rate for an Initial Term (0.00% - 1.00%)
- Length of Initial Term For Each Purchase Payment – Will insert the number of years that the base interest rate is guaranteed. (1 to 6 years)
- Guaranteed Minimum Interest Rate – Will insert the minimum guaranteed interest rate. Will not be less than the minimum interest rate required under your state insurance law and applicable rules and regulations. Will be set at issue and not changed during lifetime of contract. (Range 1.00% - 3.00%)
- Purchase Payment Period: Will insert the period that purchase payments are allowed, measured from date of issue. (30 days – 6 months)
- Minimum Required Value – Will insert the minimum Account Value that must be maintained to prevent the contract from being terminated (\$1,000 - \$5,000)
- Death Benefit Rates: Will insert the percentage of the Account Value that is paid as a death benefit for each Contract Year. (100% - 110%)
- Beneficiary Designations as of Contract Effective Date: Will insert the name, relationship and percentage or share for the primary and contingent beneficiaries as designated on the order ticket.

Contract Data

- Settlement Option Computations – Will use the Annuity 2000 Table for blended lives with a minimum interest rate of 1.00% - 5.00%. Once set, the rate will not change on an issued contract.
- Settlement Option Table A – Will insert values applicable to the determination of a periodic payment stream for a fixed period.
- Settlement Option Table B - Will insert values applicable to the determination of a periodic payment stream for life with at least a fixed period.
- Settlement Option Table C - Will insert values applicable to the determination of a periodic payment stream for joint lives with one-half of periodic payment stream continuing until the death of the survivor.



LIFE INSURANCE COMPANY

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

March 23, 2012

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

Insurance Commissioner Jay Bradford
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
P1090912NW Individual Deferred Annuity Contract

Dear Insurance Commissioner Bradford:

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. This form was filed in Ohio, our state of domicile, on 3/16/2012.

Form number P1090912NW is a modified single premium deferred annuity contract. The contract provides a base interest rate for each Purchase Payment that is guaranteed for an initial Term that begins on the Contract Effective Date. After the initial Term the contract provides for additional terms of one year. The contract allows the company to provide a one time interest rate adjustment, and provides an enhanced death benefit which would apply a death benefit rate depending on the contract year in which the death occurs.

It will be sold to the general public through appropriately licensed agents and may be sold through financial institutions. This contract can be issued as either a non-tax qualified annuity by itself, or as a tax qualified annuity by attaching one or more endorsements.

Application form number A1070009NW will be used to apply for this product.

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 blittle@gafri.com.

Sincerely,

Brenda Little
Senior Compliance Filing Analyst

BRENDA LITTLE , SENIOR COMPLIANCE FILING ANALYST
(800) 854-3649 (TOLL FREE - EXT. 12725)
(513) 412-2725 (DIRECT DIAL) * (513) 361-5967 FAX

**LIMITATIONS AND EXCLUSIONS UNDER THE
ARKANSAS LIFE AND HEALTH INSURANCE
GUARANTY ASSOCIATION ACT**

Residents of this state who purchase life insurance, accident and health insurance, or annuities should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of this Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to give or send you this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201

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

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of this Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract, issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC") (whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution;
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 -- no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or cash surrender values -- again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.



**POLICYOWNER SERVICE DEPARTMENT
P.O. Box 5416
Cincinnati, Ohio 45201-5416
(888) 863-5891**

SOLICITING AGENT

Name: JOHN DOE

Address: C/O HOME OFFICE

Telephone Number: (888) 863-5891

If we at Great American Life Insurance Company fail to provide you with reasonable and adequate service, you should feel free to contact:

**Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, AR 72201
(501) 371-2640
(800) 852-5494**



P.O. Box 5420, Cincinnati, Ohio 45201-5420

Certification
Arkansas Rule and Regulation 19s 10B

I, John P. Gruber, an officer of Great American Life Insurance Company, hereby certify that the following submission meets the provisions of this rule as well as all applicable requirements of this Department.

John P. Gruber, Esq.
Senior Vice President

March 30, 2012