

<i>SERFF Tracking Number:</i>	<i>GRAX-G128483734</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>E1091612NW</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Annuity Individual Fixed</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Fixed/E1091612NW</i>		

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: Annuity Individual Fixed	SERFF Tr Num: GRAX-G128483734	State: Arkansas
TOI: A02I Individual Annuities- Deferred Non-Variable	SERFF Status: Closed-Approved-Closed	State Tr Num:
Sub-TOI: A02I.003 Single Premium	Co Tr Num: E1091612NW	State Status: Approved-Closed
Filing Type: Form	Author: SPI	Reviewer(s): Linda Bird
	GreatAmericanFinancialRes	Disposition Date: 06/19/2012
	Date Submitted: 06/15/2012	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: E1091612NW	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: 06/19/2012
	State Status Changed: 06/19/2012
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 endorsement will be used with the company's individual fixed deferred annuity portfolio in instances where the particular contract is issued as part of a Section 1035 tax-free exchange for a death benefit payable under an existing

SERFF Tracking Number: GRAX-G128483734 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number:
 Company Tracking Number: E1091612NW
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/E1091612NW
 annuity contract.

This endorsement may also be used for this purpose with any individual fixed deferred annuity contract developed in the future.

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$50.00	06/15/2012	60187086

SERFF Tracking Number: GRAX-G128483734 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number:
Company Tracking Number: E1091612NW
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/E1091612NW

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	06/19/2012	06/19/2012

SERFF Tracking Number: GRAX-G128483734 *State:* Arkansas
Filing Company: Great American Life Insurance Company *State Tracking Number:*
Company Tracking Number: E1091612NW
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/E1091612NW

Disposition

Disposition Date: 06/19/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-G128483734 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number:
 Company Tracking Number: E1091612NW
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/E1091612NW

Form Schedule

Lead Form Number: E1091612NW

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	E1091612NW	Policy/Cont Inherited Contract ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		60.700	E1091612NW .PDF



LIFE INSURANCE COMPANY

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

INHERITED CONTRACT ENDORSEMENT

The annuity contract is changed as set out below for use as an inherited contract.

Inherited Contract

This annuity contract is intended to be an inherited annuity contract. It is established for the purpose of receiving funds from a deferred annuity contract that was owned by an individual who is now deceased (the "Decedent"). The Decedent is identified with the name of the Owner of this annuity contract.

Decedent Information

We may require you to provide Due Proof of Death for the Decedent. We may require you to provide such other information about the Decedent and the prior annuity contract as needed to administer this annuity contract.

Purchase Payments Limited

Any purchase payment for this annuity contract must be received as part of a tax-free exchange under IRC Section 1035. It must be funds from an annuity contract that was owned by the Decedent. It must be funds for which the Owner is the designated beneficiary under the terms of that contract. The Decedent must have died before the annuity starting date of that contract. The annuity starting date is the first day of the first period for which an annuity payment would have been made under that contract.

No other purchase payments may be made to this contract.

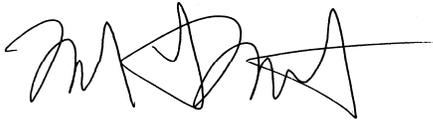
Required Distributions

The entire interest in this annuity contract will be paid at least as rapidly as required by IRC Section 72(s) and the related regulations either:

- 1) over your life or over a period certain not exceeding your life expectancy, with payments at least annually starting within one (1) year of the Decedent's date of death or such later date as may be permitted by such regulations; or
- 2) in full within five (5) years of the Decedent's date of death.

This is part of your annuity contract. It is not a separate contract. It changes the annuity contract only as and to the extent stated. In all cases of conflict with the other terms of the annuity contract, the provisions of this Endorsement shall control.

Signed for us at our office as of the date of issue.



MARK F. MUETHING
EXECUTIVE VICE PRESIDENT



JOHN P. GRUBER
SECRETARY

SERFF Tracking Number: GRAX-G128483734 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number:
 Company Tracking Number: E1091612NW
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/E1091612NW

Supporting Document Schedules

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

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

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

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



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

READABILITY CERTIFICATION

I, John P. Gruber, an officer of Great American Life Insurance Company, hereby certify that the following form(s) has (have) the following readability score(s) as calculated by the Flesch Reading Ease Test and that this (these) form(s) meet(s) the reading ease requirements of the laws and regulations of your state.

<u>Form</u>	<u>Readability Score</u>
E1091612NW	60.7

John P. Gruber, Esq.
Senior Vice President,
General Counsel and Secretary

June 6, 2012



LIFE INSURANCE COMPANY

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

June 15, 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
E1091612NW Inherited Contract Endorsement

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 June 11, 2012.

This endorsement will be used with the company's individual fixed deferred annuity portfolio in instances where the particular contract is issued as part of a Section 1035 tax-free exchange for a death benefit payable under an existing annuity contract.

This endorsement may also be used for this purpose with any individual fixed deferred annuity contract developed in the future.

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