

SERFF Tracking Number: GRAX-G128515481 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number:
Company Tracking Number: P1061806NW EOV
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.004 Modified Single Premium
Product Name: Annuity Individual Fixed
Project Name/Number: Annuity Individual Fixed/P1061806NW EOV

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: Annuity Individual Fixed SERFF Tr Num: GRAX-G128515481 State: Arkansas
TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Accepted For Informational Purposes State Tr Num:
Sub-TOI: A02I.004 Modified Single Premium Co Tr Num: P1061806NW EOV State Status: Closed-Accepted for Informational Purposes
Filing Type: Form Reviewer(s): Linda Bird
Author: SPI Disposition Date: 07/05/2012
GreatAmericanFinancialRes
Date Submitted: 06/26/2012 Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: Implementation Date:
State Filing Description:

General Information

Project Name: Annuity Individual Fixed Status of Filing in Domicile: Pending
Project Number: P1061806NW EOV Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 07/05/2012
State Status Changed: 07/05/2012
Deemer Date: Created By: SPI GreatAmericanFinancialRes
Submitted By: SPI GreatAmericanFinancialRes Corresponding Filing Tracking Number:
Filing Description:

Please accept this letter as notification to your department of Great American Life Insurance Company's intent to expand the range of the Purchase Payment Bonus as referenced on the previously submitted Explanation of Variables and Statement of Variability for the policy form P1061806NW, which was approved for use in your state on 12/1/2006, under file number 34330.

We are expanding the range of the Purchase Payment Bonus from 1%-4%, to 0.05%-4%. We have also revised the

SERFF Tracking Number: GRAX-G128515481 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number:
 Company Tracking Number: P1061806NW EOV
 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/P1061806NW EOV

explanation of the Annuity Commencement Date to coincide with the change we have made in the default annuity commencement date through the previously approved endorsement E6029710NW. This endorsement was approved on 5/13/2010, under file number 45641. A revised Explanation of Variables and Statement of Variability document are enclosed for your records.

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	06/26/2012	60414672

SERFF Tracking Number: GRAX-G128515481 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number:
Company Tracking Number: P1061806NW EOV
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/P1061806NW EOV

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	07/05/2012	07/05/2012

SERFF Tracking Number: GRAX-G128515481 *State:* Arkansas
Filing Company: Great American Life Insurance Company *State Tracking Number:*
Company Tracking Number: P1061806NW EOV
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/P1061806NW EOV

Disposition

Disposition Date: 07/05/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-G128515481 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number:
 Company Tracking Number: P1061806NW EOV
 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/P1061806NW EOV

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Acturial Memo	No	No
Supporting Document	NW - Explanation of Variables	Yes	Yes
Supporting Document	Cover Letter	Yes	Yes

SERFF Tracking Number: GRAX-G128515481 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number:
 Company Tracking Number: P1061806NW EOV
 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/P1061806NW EOV

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable to this filing		
Comments:		

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

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Acturial Memo		
Comments:		
Attachment:		
NW - Statement of Variability 062512.PDF		

	Item Status:	Status Date:
Satisfied - Item: NW - Explanation of Variables		
Comments:		
Attachment:		
NW - EOVS 062212.PDF		

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

SERFF Tracking Number: GRAX-G128515481 *State:* Arkansas
Filing Company: Great American Life Insurance Company *State Tracking Number:*
Company Tracking Number: P1061806NW EOV
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/P1061806NW EOV
Cover Letter.PDF

Explanation of Variables
Individual Deferred Annuity Contract
Contract Form No. P1061806NW

BRACKETS

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

CONTRACT

Specifications Page

- Owner – Will insert name of the Owner
- Age of Owner – Will insert age of the Owner
- Joint Owner – Will insert name of Joint Owner, if any
- Age of Joint Owner – Will insert age of Joint Owner, if any
- Annuitant -- Will insert name of Annuitant
- Age of Annuitant – Will insert age of Annuitant
- Contract Number -- Will insert contract number
- Contract Effective Date – Will insert the Contract Effective date of the policy
- Annuity Commencement Date – Will insert the default annuity commencement date, which is the contract anniversary following the 95th birthday of the elder of the Owner or Joint Owner.
- Amount of Initial Purchase Payment – Will insert the purchase payment amount received from the Owner.
- Purchase Payment Bonus – Will insert the percentage of the Purchase Payment to be applied as a bonus. (0.05%-4%)
- Guaranteed Interest Rate – Will insert the minimum guaranteed interest rate (1%-3%). Will not be less than the minimum interest rate allowed under your state insurance law and applicable rules and regulations. Will be set at issue and not changed during lifetime of contract.
- Waiver Base Rate – Will insert the crediting rate at which the contract's surrender charges will be waived. Will not be less than the Guaranteed Interest Rate or more than the contract's initial crediting rate. Will be set at issue and not changed during lifetime of contract.
- Account Value Payment Period – Will insert the minimum annuity payment period to receive the Account Value as the Annuity Benefit Amount (5-7 years)

Contract Data

- Settlement Option Computations – Will use the Annuity 2000 Table for blended lives with a minimum interest rate of 1%-5%.
- Settlement Option Table A – Will insert values applicable to the minimum interest rate stated in the Settlement Option Computations paragraph.
- Settlement Option Table B – Will insert values applicable to the minimum interest rate stated in the Settlement Option Computations paragraph.
- Settlement Option Table C – Will insert values applicable to the minimum interest rate stated in the Settlement Option Computations paragraph.



LIFE INSURANCE COMPANY

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

June 26, 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: Informational Filing - Great American Life Insurance Company

Dear Insurance Commissioner Bradford:

Please accept this letter as notification to your department of Great American Life Insurance Company's intent to expand the range of the Purchase Payment Bonus as referenced on the previously submitted Explanation of Variables and Statement of Variability for the policy form P1061806NW, which was approved for use in your state on 12/1/2006, under file number 34330.

We are expanding the range of the Purchase Payment Bonus from 1%-4%, to 0.05%-4%. We have also revised the explanation of the Annuity Commencement Date to coincide with the change we have made in the default annuity commencement date through the previously approved endorsement E6029710NW. This endorsement was approved on 5/13/2010, under file number 45641. A revised Explanation of Variables and Statement of Variability document are enclosed for your records.

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