

**State:** Arkansas      **Filing Company:** Great American Life Insurance Company  
**TOI/Sub-TOI:** A07I Individual Annuities - Special/A07I.001 Equity Indexed  
**Product Name:** Annuity Individual Fixed  
**Project Name/Number:** Annuity Individual Fixed/R6032812NW

## Filing at a Glance

Company: Great American Life Insurance Company  
Product Name: Annuity Individual Fixed  
State: Arkansas  
TOI: A07I Individual Annuities - Special  
Sub-TOI: A07I.001 Equity Indexed  
Filing Type: Form  
Date Submitted: 07/17/2012  
SERFF Tr Num: GRAX-G128579213  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: R6032812NW

Implementation  
Date Requested:  
Author(s): SPI GreatAmericanFinancialRes  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 07/20/2012  
Disposition Status: Approved-Closed  
Implementation Date:

State Filing Description:

**State:** Arkansas      **Filing Company:** Great American Life Insurance Company  
**TOI/Sub-TOI:** A07I Individual Annuities - Special/A07I.001 Equity Indexed  
**Product Name:** Annuity Individual Fixed  
**Project Name/Number:** Annuity Individual Fixed/R6032812NW

## General Information

Project Name: Annuity Individual Fixed	Status of Filing in Domicile: Pending
Project Number: R6032812NW	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: 07/20/2012
	State Status Changed: 07/20/2012
Deemer Date:	Created By: SPI GreatAmericanFinancialRes
Submitted By: SPI GreatAmericanFinancialRes	Corresponding Filing Tracking Number:

### Filing Description:

Enclosed for your review and approval is a revised specification page for rider form number R6032810NW, which was approved for use in your state on 12/1/2010, under file number 47406. This insert page has not 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.

The following language has been added to the Rollup Maximum Period section on the specification page of the rider referenced above:

\*The Rollup Maximum Period can never extend beyond the Annuity Commencement Date of the Annuity Contract.

Also, the variable field for the "Rollup Maximum Period" on the specification page has been changed from "10 Years from a Reset Date" to "12 Years from a Reset Date". This change is within the range provided in the Explanation of Variables document that was included in the original filing of form number R6032810NW

Please accept this letter as certification that no other changes have been made to the form.

## 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 Financial Resources, Inc.	State ID Number:
(800) 854-3649 ext. [Phone]	FEIN Number: 13-1935920	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00

SERFF Tracking #: GRAX-G128579213 State Tracking #: Company Tracking #: R6032812NW

State: Arkansas Filing Company: Great American Life Insurance Company

TOI/Sub-TOI: A071 Individual Annuities - Special/A071.001 Equity Indexed

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/R6032812NW

Retaliatory? Yes

Fee Explanation:

Per Company: No

Company	Amount	Date Processed	Transaction #
Great American Life Insurance Company	\$50.00	07/17/2012	60950198

<b>SERFF Tracking #:</b>	GRAX-G128579213	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	R6032812NW
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Great American Life Insurance Company		
<b>TOI/Sub-TOI:</b>	A071 Individual Annuities - Special/A071.001 Equity Indexed				
<b>Product Name:</b>	Annuity Individual Fixed				
<b>Project Name/Number:</b>	Annuity Individual Fixed/R6032812NW				

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/20/2012	07/20/2012

<b>SERFF Tracking #:</b>	GRAX-G128579213	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	R6032812NW
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Great American Life Insurance Company		
<b>TOI/Sub-TOI:</b>	A071 Individual Annuities - Special/A071.001 Equity Indexed				
<b>Product Name:</b>	Annuity Individual Fixed				
<b>Project Name/Number:</b>	Annuity Individual Fixed/R6032812NW				

## Disposition

Disposition Date: 07/20/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Flesch Certification		Yes
Supporting Document	Cover Letter		Yes
Form	Guaranteed Withdrawal And Death Benefit Rider - Insert Page		Yes

<b>SERFF Tracking #:</b>	GRAX-G128579213	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	R6032812NW
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Great American Life Insurance Company		
<b>TOI/Sub-TOI:</b>	A071 Individual Annuities - Special/A071.001 Equity Indexed				
<b>Product Name:</b>	Annuity Individual Fixed				
<b>Project Name/Number:</b>	Annuity Individual Fixed/R6032812NW				

## Form Schedule

Lead Form Number: R6032812NW							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1		R6032812NW	POLA	Guaranteed Withdrawal And Death Benefit Rider - Insert Page	Initial:	0.000	R6032812NW - Pg 2.PDF

### Form Type Legend:

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

**RIDER SPECIFICATIONS**

**OWNER:** [JOHN DOE]

**JOINT OWNER:** [JANE DOE]

**INSURED:** [JOHN DOE]

**ANNUITY CONTRACT NUMBER:** [00000000]

**RIDER EFFECTIVE DATE:** [SEPTEMBER 1, 2010]

**ROLLUP BASE\*:** [SUM OF ALL PURCHASE PAYMENTS RECEIVED DURING THE FIRST CONTRACT YEAR]

\*The Rollup Base is subject to the limitations stated in the DEFINITIONS section of this Rider.

**ROLLUP BASE MAXIMUM:** [\$500,000]

**ROLLUP RATE:** [10.0%]

**ROLLUP MAXIMUM PERIOD\*:** [12 YEARS FROM A RESET DATE]

\*The Rollup Maximum Period can never extend beyond the Annuity Commencement Date of the Annuity Contract.

**ROLLUP CAP:** [250% OF ROLLUP BASE]

**ROLLUP PERIOD WITHDRAWALS:** [1]  
[REQUIRED MINIMUM DISTRIBUTIONS ONLY]  
[NO MAXIMUM NUMBER]

**RESET OPTION:** [EACH CONTRACT ANNIVERSARY BEFORE THE BENEFIT START DATE]

**LIVING BENEFIT WAITING PERIOD:** [1 YEAR]

<b>SERFF Tracking #:</b>	GRAX-G128579213	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	R6032812NW
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Great American Life Insurance Company		
<b>TOI/Sub-TOI:</b>	A071 Individual Annuities - Special/A071.001 Equity Indexed				
<b>Product Name:</b>	Annuity Individual Fixed				
<b>Project Name/Number:</b>	Annuity Individual Fixed/R6032812NW				

## Supporting Document Schedules

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

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

<b><u>Form</u></b>	<b><u>Readability Score</u></b>
R6032812NW	54.3

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

July 12, 2012



LIFE INSURANCE COMPANY

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

July 17, 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  
R6032812NW Guaranteed Withdrawal And Death Benefit Rider - Insert Page

Dear Insurance Commissioner Bradford:

Enclosed for your review and approval is a revised specification page for rider form number R6032810NW, which was approved for use in your state on 12/1/2010, under file number 47406. This insert page has not 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.

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Please accept this letter as certification that no other changes have been made to the form.

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](mailto: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**