

**State:** Arkansas **Filing Company:** Great-West Life & Annuity Insurance Company  
**TOI/Sub-TOI:** L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
**Product Name:** J489  
**Project Name/Number:** J489/J489

### Filing at a Glance

Company: Great-West Life & Annuity Insurance Company  
Product Name: J489  
State: Arkansas  
TOI: L04I Individual Life - Term  
Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
Filing Type: Form  
Date Submitted: 12/19/2012  
SERFF Tr Num: GRWE-128790719  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: J489  
  
Implementation: On Approval  
Date Requested:  
Author(s): Jeffrey Martinez  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 01/02/2013  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

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### General Information

Project Name: J489	Status of Filing in Domicile: Not Filed
Project Number: J489	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Exempt in state of domicile.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 01/02/2013
	State Status Changed: 01/02/2013
Deemer Date:	Created By: Jeffrey Martinez
Submitted By: Jeffrey Martinez	Corresponding Filing Tracking Number:

**Filing Description:**  
 Individual Life Insurance Submission  
 Policy Endorsement, Form J489  
 Automatic Reentry Provision

### Company and Contact

#### Filing Contact Information

Tanya Gonzales, Associate Manager, [tanya.gonzales@gwl.com](mailto:tanya.gonzales@gwl.com)  
 Contracts  
 8515 E. Orchard Rd. 8T2 800-537-2033 [Phone] 75829 [Ext]  
 Greenwood Village, CO 80111 303-737-5444 [FAX]

#### Filing Company Information

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

### Filing Fees

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

Company	Amount	Date Processed	Transaction #
Great-West Life & Annuity Insurance Company	\$50.00	12/19/2012	65899300

SERFF Tracking #:

GRWE-128790719

State Tracking #:

Company Tracking #:

J489

State:

Arkansas

Filing Company:

Great-West Life & Annuity Insurance Company

TOI/Sub-TOI:

L041 Individual Life - Term/L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name:

J489

Project Name/Number:

J489/J489

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/02/2013	01/02/2013

SERFF Tracking #:

GRWE-128790719

State Tracking #:

Company Tracking #:

J489

State:

Arkansas

Filing Company:

Great-West Life & Annuity Insurance Company

TOI/Sub-TOI:

L041 Individual Life - Term/L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name:

J489

Project Name/Number:

J489/J489

## Disposition

Disposition Date: 01/02/2013

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Policy Endorsement		Yes

State: Arkansas

Filing Company: Great-West Life &amp; Annuity Insurance Company

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## Form Schedule

Lead Form Number: J489

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Policy Endorsement	J489	POLA	Initial			J489 Endorsement (bracketed).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

# POLICY ENDORSEMENT

*THIS ENDORSEMENT IS ISSUED BY GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY AS PART OF THE POLICY TO WHICH IT IS ATTACHED. ALL PROVISIONS OF THE CONTRACT THAT DO NOT CONFLICT WITH THE ENDORSEMENT APPLY TO THIS ENDORSEMENT.*

## Re-Entry Provisions

### AUTOMATIC RE-ENTRY

This policy will automatically continue under these Re-Entry Provisions.

The automatic re-entry will terminate upon the earliest of:

- the Company receiving a Request from the Owner to cancel this policy; or
- the Insured's Attained Age 60.

### RE-ENTRY AFTER ATTAINED AGE 50

If the 10 year re-entry period extends beyond the Insured's Attained Age 50, upon expiration of that re-entry period, the Insured may re-enter for the number of remaining policy years up to the Insured's Attained Age 60.

### CONDITIONS OF RE-ENTRY

The re-entry option is subject to the following conditions:

- Premiums for this policy must be paid up to the date of re-entry.
- Premiums for re-entry will be based upon the Insured's Attained Age on the date of re-entry and the rates in effect on that date.
- Re-entry will not become effective until:
  1. the first full re-entry premium is paid to the Company; and
  2. a new policy specifications Page 1 is delivered by the Company.
- When the re-entry becomes effective, coverage under this policy will continue under the terms of this policy and Re-Entry Provisions.

The suicide and incontestability periods will not begin anew on the date of re-entry.

This Endorsement becomes part of the Policy on the 10<sup>th</sup> policy anniversary and each subsequent 10<sup>th</sup> policy anniversary up to the Insured age 60.

Signed for Great-West Life & Annuity Insurance Company on the Issue Date of the Policy.



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

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
AR Compliance Cert.pdf			

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

**STATE OF ARKANSAS  
INSURANCE DEPARTMENT**

CERTIFICATE OF COMPLIANCE WITH RULE AND REGULATION 19

RE: Policy Endorsement, J489

We hereby certify that the guidelines established in Arkansas Rule and Regulation 19 have been reviewed and the policy form designated above complies with these guidelines.

Great-West Life & Annuity Insurance Company



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Susan Gile

Vice President, Individual Markets Operation

December 19, 2012

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Date



*Bright tomorrows begin today.*

December 11, 2012

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

NAIC # 769-68322

RE: **Individual Life Insurance Submission  
Policy Endorsement, Form J489  
Automatic Reentry Provision**

Enclosed for your review is the above referenced form and pertinent documentation. This form is new and does not replace any previously approved forms already issued.

This Endorsement enhances the renewal option available to current policyholders by offering an automatic reentry provision at the expiry of the policyholders existing policy term up to age 60. Previously approved endorsement allowed re-entry up to age 70 but has not been issued to any policyholders due to the fact no policyholder has reached the expiry of their term. This endorsement still offers a considerable enhancement to the policyholder at no additional charge.

This Endorsement will be offered to all current policy holders of the following approved policies:

J374	Approved: 8/14/2003
J3375	Approved: 8/14/2003

The above policies are no longer available for new issues.

Upon approval we will send this Endorsement along with an explanatory letter to current policyholders.

The form submitted:

- **is in final printed form;**
- is being submitted in all states where we are licensed;
- scores in excess of 50 using the Flesch Reading Ease Test; and
- is exempt from filing in Colorado, our state of domicile, pursuant to Regulation 5-92. Colorado requires a fee to be paid each February 28th based on our Company's direct written premium. If appropriate, a retaliatory fee has been paid in your state in conjunction with your annual premium tax return.

This form does not contain any unusual or controversial items from the standpoint of industry standards. To the best of our knowledge, this submission complies with your state laws and regulations. We look forward to your approval.

Sincerely,

Tanya Gonzales  
Manager, Individual Markets  
(303) 737-5829  
Tanya.gonzales@gwl.com