

Great American Life *news*



www.GAFRI.com

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New State Approvals



The SecureGain 7SM fixed annuity is now available for sale in **New Hampshire** and the American Valor[®] 10 fixed-indexed annuity is now available for sale in **Hawaii**. The American Valor II is now retired in Hawaii. We will continue to accept order tickets through January 20, 2012 and funds must be received by February 17, 2012.

Check out the latest **state approval chart** and visit www.GAFRISingleSource.com for marketing materials and more!

New Client Financial Disclosure Information Forms Available



An updated Client Financial Disclosure Information form (**D2624212NW**) is now available for your IRA and non-qualified sales (including transfers/rollovers to existing contracts). An updated New Jersey version (**D2624212NJ**) is also available and is required for *all* New Jersey sales.

The updated versions include additional tax and replacement questions. Forms signed on or after **January 23, 2012** must use the new versions. If a previous version is submitted, your paperwork will be considered not in good order and could result in processing delays. Please log into our secured website at www.GAFRI.com for the most up-to-date paperwork.

Important Compliance Information



Please read **this important annual news bulletin** regarding our position on complaint handling, sales materials, replacement transactions and needs-based selling.

An updated Market Conduct and Compliance guide is now available on www.GAFRI.com under **Training**. The updated version includes a new Conflicts of Interest section.

MI Income Tax Withholding Changes



Effective January 1, 2012 Michigan will require a 4.35% state income tax withholding on payments made from an IRA, 403(b), 401(k) or governmental 457(b) plan. The withholding is required even if clients elect to withhold no federal income tax, unless they qualify for certain exceptions.

Impacted Michigan clients currently receiving systematic payments from their contract will soon receive a letter notifying them of the requirement.

New CT Order Ticket Now Available



A new order ticket is now available for the American Valor 10 and American Legend II fixed-indexed annuities (**A1436111CT**). We will continue to accept the previous version.