

SECURITIES AND EXCHANGE COMMISSION

FORM 485BPOS

Post-effective amendments [Rule 485(b)]

Filing Date: **1999-03-26**
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FILER

**GREAT AMERICAN RESERVE VARIABLE ANNUITY
ACCOUNT F**

CIK: **1049750** | State of Incorporation: **TX** | Fiscal Year End: **1231**
Type: **485BPOS** | Act: **33** | File No.: **333-40309** | Film No.: **99573591**

Mailing Address
*11815 N PENNSYLVANIA ST
CARMEL IN 46032*

Business Address
*11815 N PENNSYLVANIA ST
CARMEL IN 46032
3178176300*

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM N-4

REGISTRATION STATEMENT UNDER THE SECURITIES ACT OF 1933 []
Pre-Effective Amendment No. []
Post-Effective Amendment No. 3 [X]

REGISTRATION STATEMENT UNDER THE INVESTMENT COMPANY ACT OF 1940 []
Amendment No. 4 [X]

(Check appropriate box or boxes.)

GREAT AMERICAN RESERVE VARIABLE ANNUITY ACCOUNT F

(Exact Name of Registrant)

CONSECO VARIABLE INSURANCE COMPANY

(Name of Depositor)

11825 N. Pennsylvania Street
Carmel, Indiana 46032-4572

(Address of Depositor's Principal Executive Offices) (Zip Code)

Depositor's Telephone Number, including Area Code (317) 817-3700

Name and Address of Agent for Service
Michael A. Colliflower
Conseco Variable Insurance Company
11825 N. Pennsylvania Street
Carmel, Indiana 46032-4572
(317) 817-3700

Copies to:
Judith A. Hasenauer
Blazzard, Grodd & Hasenauer, P.C.
943 Post Road East
Westport, CT 06880

It is proposed that this filing will become effective:

_____ immediately upon filing pursuant to paragraph (b) of Rule 485
 X on April 25, 1999 pursuant to paragraph (b) of Rule 485
_____ 60 days after filing pursuant to paragraph (a) (1) of Rule 485
_____ on (date) pursuant to paragraph (a) (1) of Rule 485.

If appropriate, check the following:

X This post-effective amendment designates a new effective date for a previously filed post-effective amendment.

Title of Securities Being Registered:
Group and Individual Fixed and Variable Annuity Contracts and Certificates

CROSS REFERENCE SHEET
(required by Rule 495)

<TABLE>
<CAPTION>
ITEM NO.

Location

<S> <C>

<C>

PART A

Item 1.	Cover Page	Cover Page
Item 2.	Definitions	Index of Special Terms
Item 3.	Synopsis	Profile
Item 4.	Condensed Financial Information	Appendix-Condensed Financial Information
Item 5.	General Description of Registrant, Depositor, and Portfolio Companies	Other Information - Conseco Variable; The Separate Accounts; Investment Options; Business of Conseco Variable
Item 6.	Deductions and Expenses	Expenses
Item 7.	General Description of Variable Annuity Contracts	The Annuity Contract
Item 8.	Annuity Period	Annuity Payments (The Income Phase)
Item 9.	Death Benefit	Death Benefit
Item 10.	Purchases and Contract Value	Purchase
Item 11.	Redemptions	Access to Your Money
Item 12.	Taxes	Taxes
Item 13.	Legal Proceedings	None
Item 14.	Table of Contents of the Statement of Additional Information	Table of Contents of the Statement of Additional Information

</TABLE>

CROSS REFERENCE SHEET
(required by Rule 495)

<TABLE>
<CAPTION>
ITEM NO.

LOCATION

<S> <C>

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PART B

Item 15.	Cover Page	Cover Page
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Item 16.	Table of Contents	Table of Contents
Item 17.	General Information and History	Company
Item 18.	Services	Not Applicable
Item 19.	Purchase of Securities Being Offered	Not Applicable
Item 20.	Underwriters	Distribution
Item 21.	Calculation of Performance Data	Calculation of Performance Information
Item 22.	Annuity Payments	Annuity Provisions
Item 23.	Financial Statements	Financial Statements

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PART C

Information required to be included in Part C is set forth under the appropriate Item so numbered in Part C to this Registration Statement.

PARTS A, B AND C WERE FILED IN REGISTRANT'S POST-EFFECTIVE AMENDMENT NO. 2 TO FORM N-4 ON JANUARY 25, 1999 AND ARE INCORPORATED HEREIN BY REFERENCE.

SIGNATURES

As required by the Securities Act of 1933 and the Investment Company Act of 1940, the Registrant certifies that it meets the requirements of Securities Act Rule 485(b) for effectiveness of this Registration Statement and has caused this Registration Statement to be signed on its behalf, in the City of Carmel, and State of Indiana on this 24th day of March, 1999.

GREAT AMERICAN RESERVE VARIABLE ANNUITY
ACCOUNT F
Registrant

By: CONSECO VARIABLE INSURANCE COMPANY

By: /S/ STEPHEN C. HILBERT

Stephen C. Hilbert
Chairman of the Board

By: CONSECO VARIABLE INSURANCE COMPANY
Depositor

By: /S/ STEPHEN C. HILBERT

STEPHEN C. HILBERT
Chairman of the Board

As required by the Securities Act of 1933, this Registration Statement has been signed by the following persons in the capacities and on the dates indicated.

SIGNATURE	TITLE	DATE
-----	-----	-----
/S/ NGAIRE E. CUNEO	Director	3/24/99

Ngaire E. Cuneo

/s/ THOMAS J. KILIAN

Thomas J. Kilian

Director

3/24/99

/S/ STEPHEN C. HILBERT

Stephen C. Hilbert

Director and Chairman of
of the Board (Principal
Executive Officer)

3/24/99

/S/ ROLLIN M. DICK

Rollin M. Dick

Director, Executive Vice
President and Chief
Financial Officer
(Principal Financial
Officer)

3/24/99

/S/ JOHN J. SABL

John J. Sabl

Director

3/24/99

/S/ JAMES S. ADAMS

James S. Adams

Senior Vice President and
Treasurer (Chief Accounting
Officer)

3/24/99
