

Index Protector

Fee-Based Fixed-Indexed Annuity Rates from Great American Life®
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Index Protector 7 SM	MVA Rates		No MVA Rates Only available in: CA, IN, MN, MO, OH, PA, TX, UT and VA	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared Rate				
S&P 500 1-year point-to-point with cap				
iShares U.S. Real Estate 1-year point-to-point with cap				
S&P 500 Risk Control 1-year point-to-point with par. rate				
S&P U.S. Retiree Spending 1-year point-to-point with par. rate				
iShares MSCI EAFE ETF 1-year point-to-point with cap				

Index Protector 5 MVA SM	MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared Rate		
S&P 500 1-year point-to-point with cap		
iShares U.S. Real Estate 1-year point-to-point with cap		
S&P 500 Risk Control 1-year point-to-point with par. rate		
S&P U.S. Retiree Spending 1-year point-to-point with par. rate		
iShares MSCI EAFE ETF 1-year point-to-point with cap		

Index Protector 4 SM	No MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared Rate		
S&P 500 1-year point-to-point with cap		
iShares U.S. Real Estate 1-year point-to-point with cap		
S&P 500 Risk Control 1-year point-to-point with par. rate		
S&P U.S. Retiree Spending 1-year point-to-point with par. rate		
iShares MSCI EAFE ETF 1-year point-to-point with cap		

Easily track the performance of our strategies' underlying indices using their ticker symbols: S&P 500: **SPX**, S&P 500 Average Daily Risk Control 10% Index: **SPXAV10P**, iShares U.S. Real Estate ETF: **IYR**, S&P U.S. Retiree Spending Index: **SPRETIRE** and iShares MSCI EAFE ETF: **EFA**

Minimum Guarantees: The guaranteed minimum declared rate is 1.00%. 1-year point-to-point strategies with a cap have a minimum cap guarantee of 1.00% for contract duration. 1-year point-to-point strategies with a participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 87.5% at 1.00%, less withdrawals and applicable charges and adjustments.

Additional purchase payments: Accepts additional purchase payments during the first two months of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6th or 20th of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate. Rate lock does not apply to additional purchase payments received after the rate lock period at issue.

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American LandmarkSM

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American Landmark 5	MVA Rates		No MVA Rates Only available in: AK, CA, PA, UT and VA	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared Rate				
S&P 500 1-year point-to-point with cap				
iShares U.S. Real Estate 1-year point-to-point with cap				
S&P 500 Risk Control 1-year point-to-point with par. rate				
S&P U.S. Retiree Spending 1-year point-to-point with par. Rate				

American Landmark 3	MVA Rates		No MVA Rates Only available in: AK, PA and UT	
	Purchase payments \$150,000 and over	Purchase payments less than \$150,000	Purchase payments \$150,000 and over	Purchase payments less than \$150,000
Declared Rate				
S&P 500 1-year point-to-point with cap				
iShares U.S. Real Estate 1-year point-to-point with cap				
iShares MSCI EAFE ETF 1-year point-to-point with cap				

Easily track the performance of our strategies' underlying indices using their ticker symbols: S&P 500: **SPX**, S&P 500 Risk Control 10% Index: **SPXAV10P**, iShares U.S. Real Estate ETF: **IYR**, and S&P U.S. Retiree Spending Index: **SPRETIRE**, MSCI EAFE ETF: **EFA**

Minimum Guarantees: The guaranteed minimum declared rate is 1.00%. 1-year point-to-point strategies with cap have a minimum cap guarantee of 1.00% for contract duration. 1-year point-to-point strategies with participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 87.5% at 1.00%, less withdrawals and applicable charges and adjustments.

Additional Purchase Payments: American Landmark 3 and 5 accept additional premium during the first two months of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6th or the 20th of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate. Rate lock does not apply to additional purchase payments received after the rate lock period at issue.

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American Legend[®]

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American Legend 7	MVA Rates		No MVA Rates Only available in: AK, CA, PA, UT and VA	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared Rate				
S&P 500 1-year point-to-point with cap				
iShares U.S. Real Estate 1-year point-to-point with cap				
S&P 500 monthly sum with cap				
SPDR GLD 1-year point-to-point with cap				
S&P 500 Risk Control 1-year point-to-point with par. rate				
S&P U.S. Retiree Spending 1-year point-to-point with par. rate				

American Legend III	Rates All purchase payments
Declared Rate	
S&P 500 1-year point-to-point with cap	
iShares U.S. Real Estate 1-year point-to-point with cap	
S&P 500 monthly sum with cap	
SPDR GLD 1-year point-to-point with cap	
S&P 500 Risk Control 1-year point-to-point with par. rate	
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	

Easily track the performance of our strategies' underlying indices using their ticker symbols: S&P 500: **SPX**, S&P 500 Risk Control 10% Index: **SPXAV10P**, iShares U.S. Real Estate ETF: **IYR**, S&P U.S. Retiree Spending Index: **SPRETIRE** and SPDR Gold Shares ETF: **GLD**

Minimum Guarantees: The guaranteed minimum declared rate is 1.00%. 1-year point-to-point strategies with cap have a minimum cap guarantee of 1.00% for contract duration. 1-year point-to-point strategies with participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. For American Legend III the guaranteed minimum surrender value is 100% at 1.00% less any withdrawals including early withdrawal charges and less an amount equal to the applicable early withdrawal charge rate multiplied by the account value. For American Legend 7 the guaranteed minimum surrender value is 87.5% at 1.00%, less withdrawals and applicable charges and adjustments.

Additional Purchase Payments: American Legend III and Legend 7 accept additional purchase payments for the life of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6th or the 20th of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate. Rate lock does not apply to additional purchase payments received after the rate lock period at issue.

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Premier Bonus[®] and Premier Income Bonus[®]

Fixed-Indexed Annuity Rates from Great American Life[®]
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Premier Bonus	MVA Rates		No MVA Rates Only available in: AK, CA, UT, PA and VA		Bonus
	Purchase payments \$150,000 and over	Purchase payments less than \$150,000	Purchase payments \$150,000 and over	Purchase payments less than \$150,000	
Declared Rate					5.75% purchase payment bonus; added to account value immediately but not fully vested until the seventh contract anniversary.
S&P 500 1-year point-to-point with cap					
iShares U.S. Real Estate 1-year point-to-point with cap					
S&P 500 Risk Control 1-year point-to-point with par. rate					
S&P U.S. Retiree Spending 1-year point-to-point with par. rate					

Premier Income Bonus	MVA Rates		No MVA Rates Only available in: AK, CA, PA, UT and VA		Bonus
	Purchase payments \$150,000 and over	Purchase payments less than \$150,000	Purchase payments \$150,000 and over	Purchase payments less than \$150,000	
Declared Rate					Built-in income rider offers 8% rider bonus, 8% rollup credits and 10-year rollup period.
S&P 500 1-year point-to-point with cap					
iShares U.S. Real Estate 1-year point-to-point with cap					
S&P 500 Risk Control 1-year point-to-point with par. rate					
S&P U.S. Retiree Spending 1-year point-to-point with par. rate					

Easily track the performance of our strategies' underlying indices using their ticker symbols: S&P 500: **SPX**, S&P 500 Risk Control 10% Index: **SPXAV10P**, iShares U.S. Real Estate ETF: **IYR**, S&P U.S. Retiree Spending Index: **SPRETIRE**

Minimum Guarantees: The guaranteed minimum declared rate is 1.00%. 1-year point-to-point strategies with cap have a minimum cap guarantee of 1.00% for contract duration. 1-year point-to-point strategies with participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. For Premier Bonus and Premier Income Bonus, the guaranteed minimum surrender value is 87.5% at 1.00%, less withdrawals and applicable charges and adjustments.

Additional Purchase Payments: Premier Bonus and Premier Income Bonus accept additional premium during the first two months of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6th or the 20th of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate. Rate lock does not apply to additional purchase payments received after the rate lock period at issue.

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American Custom 10[®] and Safe Return[®]

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American Custom 10	MVA Rates		No MVA Rates Only available in: AK, CA, IN, MN, MO, OH, PA, TX, UT and VA	
	Purchase payments \$150,000 and over	Purchase payments less than \$150,000	Purchase payments \$150,000 and over	Purchase payments less than \$150,000
Declared Rate				
S&P 500 1-year point-to-point with cap				
iShares U.S. Real Estate 1-year point-to-point with cap				
S&P 500 Risk Control 1-year point-to-point with par. rate				
SPDR GLD 1-year point-to-point with cap				

Safe Return	Rates All purchase payments
Declared Rate	
S&P 500 1-year point-to-point with cap	
iShares U.S. Real Estate 1-year point-to-point with cap	
S&P 500 Risk Control 1-year point-to-point with par. rate	

Easily track the performance of our strategies' underlying indices using their ticker symbols: S&P 500: **SPX**, S&P 500 Risk Control 10% Index: **SPXAV10P**, iShares U.S. Real Estate ETF: **IYR** and SPDR Gold Shares ETF: **GLD**

Minimum Guarantees: The guaranteed minimum declared rate is 1.00%. 1-year point-to-point strategies with cap have a minimum cap guarantee of 1.00% for contract duration. S&P 500 Risk Control 1-year point-to-point strategy has a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. For the American Custom 10, the guaranteed minimum surrender value is 90% at 1.00%, less withdrawals and applicable charges and adjustments. For Safe Return, the guaranteed minimum surrender value is 100% at 1.00% less any withdrawals including early withdrawal charges and less an amount equal to the applicable early withdrawal charge rate multiplied by the account value.

Additional Purchase Payments: Safe Return and American Custom 10 accept additional purchase payments during the first two months of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6th or the 20th of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate. Rate lock does not apply to additional purchase payments received after the rate lock period at issue.

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SecureGainSM and SPIA

Fixed Annuity Rates from Great American Life[®]

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SecureGain 3	Interest rate for initial 3-year term	Guaranteed minimum rate
Purchase payments \$100,000 and over		1.00%
Purchase payments under \$100,000		1.00%
No MVA available in: AK and UT		
Purchase payments \$100,000 and over		1.00%
Purchase payments under \$100,000		1.00%

SecureGain 5	Base rate	FY bonus	FY rate	Eff. yield	Guaranteed escalating rates				Guar. min.
					Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Purchase payments \$100,000 and over									
Purchase payments under \$100,000									
No MVA available in: CT, IN, MN, MO, OH and VA									
Purchase payments \$100,000 and over									
Purchase payments under \$100,000									

SecureGain 7	Base rate	FY bonus	FY rate	Eff. yield	Guaranteed escalating rates						Guar. min.
					Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	
Purchase payments \$100,000 and over											
Purchase payments under \$100,000											
No MVA available in: CT, IN, MN, MO, OH and VA											
Purchase payments \$100,000 and over											
Purchase payments under \$100,000											

Yield based on current interest rate with a first-year bonus and increasing base rate for the initial term. Escalating interest rates guaranteed for initial term.

GALIC SPIA Immediate annuity	Sample Quote: \$100,000 for a 65-year old male in Ohio, Non-qualified (as of 7/24/19)	
	5-Yr Period Certain, Monthly Pmts	10-Yr Period Certain, Monthly Pmts
	\$1,684.78	\$896.29

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