

# Index Protector 7

Fixed-Indexed Annuity Rates

Effective October 22, 2018

800-438-3398, ext. 11999



Modified Single Premium		Declared rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par rate
Index Protector 7 <sup>SM</sup>	Purchase payments \$250,000 and over	3.85%	85%	7.90%	9.50%	90%
	Purchase payments under \$250,000	3.75%	80%	7.75%	9.25%	90%
Index Protector 7 - No MVA Available in CA, IN, MN, MO, OH, PA, TX, UT and VA	Purchase payments \$250,000 and over	3.75%	80%	7.70%	9.25%	85%
	Purchase payments under \$250,000	3.65%	75%	7.60%	9.00%	80%

Riders	Charge	Features
Income Keeper <sup>SM</sup>	0.50% of the benefit base amount, deducted from the account value	2% rollup credit, plus 100% of account value interest; charges refunded at death, if benefit period hasn't started
IncomeDefender <sup>SM</sup>	0.85% of the benefit base amount, deducted from the account value	10% rollup credit, increasing payout percentages before income payments begin and charges refunded at death, if benefit period hasn't started

**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**

**Minimum Guarantees:** The guaranteed minimum declared rate is 1.50%. Annual point-to-point strategies with a cap have a minimum cap guarantee of 1.50% for contract duration. Annual 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 1.50%, less withdrawals and applicable charges and adjustments. In WA, guaranteed minimum declared rates and GMSV rates are 1.75%, minimum caps are 2.00%.

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# American Custom 10

## Fixed-Indexed Annuity Rates

Effective July 7, 2018

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Modified Single Premium		Declared rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	GLD annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap
American Custom 10 <sup>SM</sup>	Purchase payments \$150,000 and over	1.90%	55%	5.00%	5.75%	6.00%
	Purchase payments under \$150,000	1.75%	50%	4.50%	5.50%	5.75%
American Custom 10 - No MVA Available in AK, CA, IN, MN, MO, OH, PA, TX, UT and VA	Purchase payments \$150,000 and over	1.90%	50%	4.80%	5.50%	5.75%
	Purchase payments under \$150,000	1.70%	40%	4.40%	5.25%	5.50%

Riders	Charges	Features
Legacy Income Option <sup>SM</sup>	0.90% of the benefit base amount, deducted from the account value	Rider benefit base is not reduced by protected withdrawals
Simple Income Option <sup>SM</sup>	1.05% of the benefit base amount, deducted from the account value	7% rollup credit and 10-year rollup period
Stacked Income Option <sup>SM</sup>	1.35% of the benefit base amount, deducted from the account value	4% rollup credit and 10-year rollup period, plus an amount equal to 100% of interest credited to the account value for the life of contract

**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 1.50%. Annual point-to-point strategies with cap have a minimum cap guarantee of 1.50% for contract duration. S&P 500 Risk Control annual point-to-point strategy has 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 90% at 1.50%, less withdrawals and applicable charges and adjustments. In WA, guaranteed minimum declared rates and GMSV rates are 1.75%, minimum caps are 2.00%.

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Modified Single Premium		Declared rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P U.S. Retiree Spending annual point-to-point with par. rate	iShares® U.S. Real Estate annual point-to-point with cap	S&P 500 annual point-to-point with cap	Bonus
American Landmark 5 <sup>SM</sup>	Purchase payments \$100,000 and over	3.00%	65%	70%	7.25%	6.05%	
	Purchase payments under \$100,000	2.85%	60%	65%	7.00%	5.80%	
American Landmark 5 <sup>SM</sup> - No MVA Available in: AK, CA, PA, UT and VA	Purchase payments \$100,000 and over	2.90%	60%	65%	7.00%	5.80%	
	Purchase payments under \$100,000	2.75%	55%	60%	6.50%	5.55%	
Premier Bonus <sup>®</sup>	Purchase payments \$150,000 and over	1.80%	35%	40%	4.25%	3.25%	5.75% purchase payment bonus; added to account value immediately but not fully vested until the seventh contract anniversary.
	Purchase payments under \$150,000	1.65%	35%	35%	4.00%	3.00%	
Premier Bonus <sup>®</sup> - No MVA Available in: AK, CA and UT	Purchase payments \$150,000 and over	1.70%	35%	35%	4.00%	2.85%	
	Purchase payments under \$150,000	1.55%	30%	30%	3.75%	2.75%	
Premier Income Bonus <sup>®</sup>	Purchase payments \$150,000 and over	2.25%	50%	50%	6.50%	5.00%	Built-in income rider offers 8% rider bonus, 8% rollover credits and 10-year rollover period.
	Purchase payments under \$150,000	2.00%	45%	45%	5.50%	4.00%	
Premier Income Bonus <sup>®</sup> - No MVA Available in: AK, CA, PA and UT	Purchase payments \$150,000 and over	2.15%	45%	45%	5.50%	4.00%	
	Purchase payments under \$150,000	1.90%	40%	40%	5.00%	3.00%	
Safe Return <sup>SM</sup>		2.00%	50% (25% bailout rate)		6.00% cap (3.00% bailout cap)	5.00% cap (3.00% bailout cap)	

Flexible Premium		Declared rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual point-to-point with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate
American Legend <sup>®</sup> 7	Purchase payments \$100,000 and over	3.00%	65%	6.15%	2.50%	8.00%	7.25%	70%
	Purchase payments under \$100,000	2.90%	60%	5.90%	2.30%	7.50%	7.00%	65%
American Legend <sup>®</sup> 7 - No MVA Available in: AK, CA, PA, UT and VA	Purchase payments \$100,000 and over	2.90%	60%	5.90%	2.30%	7.25%	6.75%	65%
	Purchase payments under \$100,000	2.80%	55%	5.80%	2.20%	6.75%	6.50%	60%
American Legend <sup>®</sup> III		2.70%	55%	5.35%	2.25%	6.75%	6.50%	60%

Riders	Charges	Features
<i>New joint income rider!</i> IncomeDuo <sup>SM</sup>	1.05% of the benefit base amount, deducted from the account value	Joint-income rider offering a 7% rollover credit, 10-year rollover period and attractive joint payout rates for married couples
IncomeSecure <sup>SM</sup>	0.95% of the benefit base amount, deducted from the account value	7% rollover credit, increasing payout percentages and charges refunded at death, if benefit period hasn't started
Inheritance Enhancer <sup>SM</sup>	0.95% of the death benefit base amount, deducted from the account value	7% rollover credit, refund of rider charges available in certain circumstances

IncomeSecure and Inheritance Enhancer available with: American Legend III, Legend 7 and Safe Return  
IncomeDuo available with: American Legend 7 and Safe Return

**In Missouri the declared rate strategy is not available with contracts that add the Inheritance Enhancer.**

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**Additional Purchase Payments:** Safe Return, American Landmark 5 and Premier Bonus and Premier Income Bonus accept additional premium during the first two months of the contract. American Legend III and American 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.

**Minimum Guarantees:** The guaranteed minimum declared rate is 1.50%. Annual monthly averaging with cap, annual monthly sum with cap and annual point-to-point strategies with cap have a minimum cap guarantee of 1.50% for contract duration. Annual 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 and Safe Return the guaranteed minimum surrender value is 100% at 1.50% 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 Landmark 5 and American Legend 7, Premier Bonus and Premier Income Bonus the guaranteed minimum surrender value is 87.5% at 1.50%, less withdrawals and applicable charges and adjustments. In WA, guaranteed minimum declared rates and GMSV rates are 1.75%, minimum caps are 2.00%.

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# Fixed Annuity Rates

from Great American Life

Effective October 22, 2018

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Multi-Year Guaranteed Escalating Rate	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		
<b>SecureGain 5<sup>SM</sup></b>	Purchase payments \$100,000 and over	3.15%	0.25%	3.40%	3.40%	3.25%	3.35%	3.45%	3.55%			1.50%
	Purchase payments under \$100,000	3.00%	0.25%	3.25%	3.25%	3.10%	3.20%	3.30%	3.40%			1.50%
<b>SecureGain 5 - No MVA</b> Available in CT, IN, MN, MO, OH and VA	Purchase payments \$100,000 and over	3.00%	0.25%	3.25%	3.25%	3.10%	3.20%	3.30%	3.40%			1.50%
	Purchase payments under \$100,000	2.90%	0.25%	3.15%	3.15%	3.00%	3.10%	3.20%	3.30%			1.50%
<b>SecureGain 7<sup>SM</sup></b>	Purchase payments \$100,000 and over	2.50%	1.00%	3.50%	3.39%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	1.50%
	Purchase payments under \$100,000	2.40%	1.00%	3.40%	3.29%	2.65%	2.90%	3.15%	3.40%	3.65%	3.90%	1.50%
<b>SecureGain 7 - No MVA</b> Available in CT, IN, MN, MO, OH and VA	Purchase payments \$100,000 and over	2.40%	1.00%	3.40%	3.29%	2.65%	2.90%	3.15%	3.40%	3.65%	3.90%	1.50%
	Purchase payments under \$100,000	2.30%	1.00%	3.30%	3.19%	2.55%	2.80%	3.05%	3.30%	3.55%	3.80%	1.50%

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.

**WA:** Guaranteed minimum interest rate is 1.75%.

Immediate Annuity	Sample Quote: \$100,000 for a 65-year old male in Ohio, Non-qualified (as of 12/11/17)	
	5-Yr Period Certain, EOP Monthly Pmts	10-Yr Period Certain, EOP Monthly Pmts
<b>GALIC SPIA</b>	\$1,673.66	\$890.48

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