

# Index Protector 7

## Fee-Based Fixed-Indexed Annuity Rates

From Great American Life®

800-438-3398, ext. 11999



Index Protector 7 <sup>SM</sup> Rates effective October 22, 2018	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
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%
<b>No MVA available in: CA, IN, MN, MO, OH, PA, TX, UT and VA</b>					
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 and Safe Return

Fixed-Indexed Annuity Rates From Great American Life®

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American Custom 10 <sup>SM</sup> Rates effective July 7, 2018	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	GLD annual point-to-point with cap
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%
<b>No MVA available in: AK, CA, IN, MN, MO, OH, PA, TX, UT and VA</b>					
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%

Safe Return Rates effective April 7, 2019	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
	2.00%	45% (20% bailout rate)	4.50% cap (3.00% bailout cap)	5.40% cap (3.00% bailout 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 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. For the American Custom 10, the guaranteed minimum surrender value is 90% at 1.50%, less withdrawals and applicable charges and adjustments. For American Custom 10 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. In WA, guaranteed minimum declared rates and GMSV rates are 1.75%, minimum caps are 2.00%.

**Additional Purchase Payments:** Safe Return and American Custom 10 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.

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# American Landmark and American Legend

Fixed-Indexed Annuity Rates from Great American Life®

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<b>NEW!</b> American Landmark <sup>SM</sup> 3 Rates effective April 22, 2019	Declared rate	iShares® U.S. Real Estate annual point-to-point with cap	S&P 500 annual point-to-point with cap	iShares MSCI EAFE ETF
Purchase payments \$150,000 and over	2.35%	5.75%	4.60%	5.25%
Purchase payments under \$150,000	2.20%	5.50%	4.25%	5.00%
<b>No MVA available in: AK, CA and UT</b>				
Purchase payments \$150,000 and over	2.25%	5.50%	4.35%	5.00%
Purchase payments under \$150,000	2.10%	5.25%	4.00%	4.75%

American Landmark <sup>SM</sup> 5 Rates effective April 7, 2019	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
Purchase payments \$100,000 and over	2.80%	65%	5.55%	6.90%	65%
Purchase payments under \$100,000	2.70%	60%	5.30%	6.65%	60%
<b>No MVA available in: AK, CA, PA, UT and VA</b>					
Purchase payments \$100,000 and over	2.60%	60%	5.20%	6.65%	60%
Purchase payments under \$100,000	2.50%	55%	5.00%	6.15%	55%

American Legend® 7 Rates effective April 7, 2019	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
Purchase payments \$100,000 and over	2.85%	65%	5.65%	2.20%	7.65%	7.00%	65%
Purchase payments under \$100,000	2.75%	60%	5.40%	2.00%	7.15%	6.75%	60%
<b>No MVA available in: AK, CA, PA, UT and VA</b>							
Purchase payments \$100,000 and over	2.65%	60%	5.30%	2.00%	6.90%	6.50%	60%
Purchase payments under \$100,000	2.55%	55%	5.20%	1.90%	6.40%	6.25%	55%

American Legend® III Rates effective April 7, 2019	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
	2.40%	50%	4.85%	2.00%	6.15%	6.00%	55%

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**, MSCI EAFE ETF: **EFA**

**Additional Purchase Payments:** American Landmark 3 and 5 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 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 3, American Landmark 5 and American Legend 7 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-Indexed Annuity Riders

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

American Custom 10 Riders	Charges	Features
<b>Legacy Income Option<sup>SM</sup></b> Available with American Custom 10	0.90% of the benefit base amount, deducted from the account value	Rider benefit base is not reduced by protected withdrawals
<b>Simple Income Option<sup>SM</sup></b> Available with American Custom 10	1.05% of the benefit base amount, deducted from the account value	7% rollup credit and 10-year rollup period
<b>Stacked Income Option<sup>SM</sup></b> Available with American Custom 10	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

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

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# Premier Bonus and Premier Income Bonus

Fixed-Indexed Annuity Rates from Great American Life®

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Premier Bonus® Rates effective April 7, 2019	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
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%	
<b>No MVA available in: AK, CA, UT and VA</b>						
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® Rates effective April 7, 2019	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
Purchase payments \$150,000 and over	2.25%	50%	50%	6.50%	5.00%	Built-in income rider offers 8% rider bonus, 8% rollup credits and 10-year rollup period.
Purchase payments under \$150,000	2.00%	45%	45%	5.50%	4.00%	
<b>No MVA available in: AK, CA, PA, UT and VA</b>						
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%	

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**

**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.

**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 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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# SecureGain and SPIA

Fixed Annuity Rates from Great American Life®

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SecureGain 5® Rates effective April 1, 2019	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	2.90%	0.25%	3.15%	3.15%	3.00%	3.10%	3.20%	3.30%	1.50%
Purchase payments under \$100,000	2.75%	0.25%	3.00%	3.00%	2.85%	2.95%	3.05%	3.15%	1.50%
No MVA available in: CT, IN, MN, MO, OH and VA									
Purchase payments \$100,000 and over	2.75%	0.25%	3.00%	3.00%	2.85%	2.95%	3.05%	3.15%	1.50%
Purchase payments under \$100,000	2.65%	0.25%	2.90%	2.90%	2.75%	2.85%	2.95%	3.05%	1.50%

SecureGain 7® Rates effective April 1, 2019	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	2.30%	1.00%	3.30%	3.19%	2.55%	2.80%	3.05%	3.30%	3.55%	3.80%	1.50%
Purchase payments under \$100,000	2.15%	1.00%	3.15%	3.04%	2.40%	2.65%	2.90%	3.15%	3.40%	3.65%	1.50%
No MVA available in: CT, IN, MN, MO, OH and VA											
Purchase payments \$100,000 and over	2.15%	1.00%	3.15%	3.04%	2.40%	2.65%	2.90%	3.15%	3.40%	3.65%	1.50%
Purchase payments under \$100,000	2.05%	1.00%	3.05%	2.94%	2.30%	2.55%	2.80%	3.05%	3.30%	3.55%	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%.

GALIC SPIA 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
	\$1,673.66	\$890.48

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