# American Landmark<sup>SM</sup>

Fixed-Indexed Annuity Rates from Great American Life<sup>®</sup> 800-438-3398, ext. 11999 • GAconnect.com



| American Landmark 5  | MVA                                     | Rates                                 | No MVA Rates<br>Only available in: AK, CA, PA, UT and VA |                                       |  |
|--|---|---------------------------------------|--|---------------------------------------|--|
| Rates effective 2/7/2020                                       | Purchase payments<br>\$100,000 and over | Purchase payments less than \$100,000 | Purchase payments<br>\$100,000 and over                  | Purchase payments less than \$100,000 |  |
| Declared Rate  | 1.95%                                   | 1.85%                                 | 1.70%  | 1.65%                                 |  |
| S&P 500 1-year point-to-point with cap                         | 4.40%                                   | 4.15%                                 | 4.05%  | 3.85%                                 |  |
| iShares U.S. Real Estate 1-year point-to-point with cap        | 4.80%                                   | 4.55%                                 | 4.40%  | 3.90%                                 |  |
| S&P 500 Risk Control 1-year point-to-point with par. rate      | 50%                                     | 45%                                   | 45%  | 40%                                   |  |
| S&P U.S. Retiree Spending 1-year point-to-point with par. Rate | 55%                                     | 50%                                   | 50%  | 45%                                   |  |

| American Landmark 3                                     | MVA                                     | Rates                                 | No MVA Rates<br>Only available in: AK, PA and UT |                                       |  |
|---|---|---------------------------------------|--|---------------------------------------|--|
| Rates effective 2/7/2020                                | Purchase payments<br>\$150,000 and over | Purchase payments less than \$150,000 | Purchase payments<br>\$150,000 and over          | Purchase payments less than \$150,000 |  |
| Declared Rate   | 1.65%                                   | 1.50%                                 | 1.55%  | 1.40%                                 |  |
| S&P 500 1-year point-to-point with cap                  | 3.70%                                   | 3.30%                                 | 3.40%  | 3.05%                                 |  |
| iShares U.S. Real Estate 1-year point-to-point with cap | 4.15%                                   | 3.90%                                 | 3.90%  | 3.65%                                 |  |
| iShares MSCI EAFE ETF 1-year point-to-point with cap    | 3.90%                                   | 3.65%                                 | 3.65%  | 3.40%                                 |  |

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®

Fixed-Indexed Annuity Rates from Great American Life<sup>®</sup> 800-438-3398, ext. 11999 • GAconnect.com



| American Legend 7  | MVA  | Rates | No MVA Rates<br>Only available in: AK, CA, PA, UT and VA |                                       |  |  |
|--|--|-------|--|---------------------------------------|--|--|
| Rates effective 2/7/2020                                       | Purchase payments Purchase payments \$100,000 and over less than \$100,000 |       | Purchase payments<br>\$100,000 and over                  | Purchase payments less than \$100,000 |  |  |
| Declared Rate  | 2.00%  | 1.90% | 1.80%  | 1.70%                                 |  |  |
| S&P 500 1-year point-to-point with cap                         | 4.50%  | 4.25% | 4.15%  | 4.05%                                 |  |  |
| iShares U.S. Real Estate 1-year point-to-point with cap        | 5.20%  | 4.70% | 4.45%  | 3.95%                                 |  |  |
| S&P 500 monthly sum with cap                                   | 1.50%  | 1.30% | 1.45%  | 1.25%                                 |  |  |
| SPDR GLD 1-year point-to-point with cap                        | 5.15%  | 4.90% | 4.65%  | 4.40%                                 |  |  |
| S&P 500 Risk Control 1-year point-to-point with par. rate      | 50%  | 45%   | 45%  | 40%                                   |  |  |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 55%  | 50%   | 50%  | 45%                                   |  |  |

| American Legend III Rates effective 9/7/2017                   | Rates<br>All purchase payments |
|--|--------------------------------|
| Declared Rate  | 1.75%                          |
| S&P 500 1-year point-to-point with cap                         | 3.50%                          |
| iShares U.S. Real Estate 1-year point-to-point with cap        | 4.05%                          |
| S&P 500 monthly sum with cap                                   | 1.50%                          |
| SPDR GLD 1-year point-to-point with cap                        | 4.50%                          |
| S&P 500 Risk Control 1-year point-to-point with par. rate      | 45%                            |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 50%                            |

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-topoint 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<sup>®</sup> 800-438-3398, ext. 11999 • GAconnect.com



| Premier Bonus  | MVA                                     | Rates                                 | No MV<br>Only available in:             | Bonus                                 |  |
|--|---|---------------------------------------|---|---------------------------------------|--|
| Rates effective 2/7/2020                                       | Purchase payments<br>\$150,000 and over | Purchase payments less than \$150,000 | Purchase payments<br>\$150,000 and over | Purchase payments less than \$150,000 | Donus  |
| Declared Rate  | 1.10%                                   | 1.05%                                 | 1.05%                                   | 1.00%                                 |  |
| S&P 500 1-year point-to-point with cap                         | 2.00%                                   | 1.75%                                 | 1.70%                                   | 1.60%                                 | 5.75% purchase payment bonus; added to               |
| iShares U.S. Real Estate 1-year point-to-point with cap        | 2.50%                                   | 2.25%                                 | 2.25%                                   | 2.00%                                 | account value immediately but not fully vested until |
| S&P 500 Risk Control 1-year point-to-point with par. rate      | 25%                                     | 25%                                   | 25%                                     | 20%                                   | the seventh contract anniversary.                    |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 30%                                     | 25%                                   | 25%                                     | 20%                                   |  |

| Premier Income Bonus   | MVA Rates                               |                                       | No MV<br>Only available in: Al          | Bonus                                 |   |  |
|--|---|---------------------------------------|---|---------------------------------------|---|--|
| Rates effective 2/7/2020                                       | Purchase payments<br>\$150,000 and over | Purchase payments less than \$150,000 | Purchase payments<br>\$150,000 and over | Purchase payments less than \$150,000 |   |  |
| Declared Rate  | 1.80%                                   | 1.70%                                 | 1.65%                                   | 1.55%                                 |   |  |
| S&P 500 1-year point-to-point with cap                         | 2.75%                                   | 2.50%                                 | 2.40%                                   | 2.15%                                 | Built-in income rider offers                  |  |
| iShares U.S. Real Estate 1-year point-to-point with cap        | 4.00%                                   | 3.75%                                 | 3.75%                                   | 3.50%                                 | 8% rider bonus, 8% rollup credits and 10-year |  |
| S&P 500 Risk Control 1-year point-to-point with par. rate      | 35%                                     | 35%                                   | 35%                                     | 30%                                   | rollup period.                                |  |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 40%                                     | 35%                                   | 35%                                     | 30%                                   |   |  |

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, PA, TX, UT and VA |                                       |  |
|---|--|-------|---|---------------------------------------|--|
| Rates effective 2/7/2020                                  | Purchase payments \$150,000 and over less than \$150,000 |       | Purchase payments<br>\$150,000 and over                               | Purchase payments less than \$150,000 |  |
| Declared Rate   | 1.35%  | 1.30% | 1.30%   | 1.25%                                 |  |
| S&P 500 1-year point-to-point with cap                    | 3.50%  | 3.00% | 3.30%   | 2.90%                                 |  |
| iShares U.S. Real Estate 1-year point-to-point with cap   | 4.25%  | 4.00% | 4.00%   | 3.75%                                 |  |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 45%  | 40%   | 40%   | 30%                                   |  |
| SPDR GLD 1-year point-to-point with cap                   | 5.25%  | 5.00% | 5.00%   | 4.75%                                 |  |

| Safe Return Rates effective 9/7/2019                      | Rates<br>All purchase payments |
|---|--------------------------------|
| Declared Rate   | 1.45%                          |
| S&P 500 1-year point-to-point with cap                    | 3.00% cap (3.00% bailout cap)  |
| iShares U.S. Real Estate 1-year point-to-point with cap   | 3.50% cap (3.00% bailout cap)  |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 35% (25% bailout 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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# SecureGain<sup>SM</sup> and SPIA

#### Fixed Annuity Rates from Great American Life®

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| SecureGain 3 Rates effective 2/3/2020 | Interest rate<br>for initial<br>3-year term | Guaranteed<br>minimum rate |
|---------------------------------------|---|----------------------------|
| Purchase payments \$100,000 and over  | 2.00%                                       | 1.00%                      |
| Purchase payments under \$100,000     | 1.75%                                       | 1.00%                      |
| No MVA available in: AK and UT        |   |                            |
| Purchase payments \$100,000 and over  | 1.85%                                       | 1.00%                      |
| Purchase payments under \$100,000     | 1.60%                                       | 1.00%                      |

| SecureGain 5                                   | Base  | FY    | FY rate | e Eff.<br>yield | Guar  | Guar. |       |       |       |
|--|-------|-------|---------|-----------------|-------|-------|-------|-------|-------|
| Rates effective 2/3/2020                       | rate  | bonus | TTTULO  |                 | Yr. 2 | Yr. 3 | Yr. 4 | Yr. 5 | min.  |
| Purchase payments \$100,000 and over           | 2.20% | 0.25% | 2.45%   | 2.45%           | 2.30% | 2.40% | 2.50% | 2.60% | 1.00% |
| Purchase payments under \$100,000              | 2.05% | 0.25% | 2.30%   | 2.30%           | 2.15% | 2.25% | 2.35% | 2.45% | 1.00% |
| No MVA available in: CT, IN, MN, MO, OH and VA |       |       |         |                 |       |       |       |       |       |
| Purchase payments \$100,000 and over           | 2.05% | 0.25% | 2.30%   | 2.30%           | 2.15% | 2.25% | 2.35% | 2.45% | 1.00% |
| Purchase payments under \$100,000              | 1.95% | 0.25% | 2.20%   | 2.20%           | 2.05% | 2.15% | 2.25% | 2.35% | 1.00% |

| SecureGain 7                                   | Base  | FY    | FY rate  | Eff.  | V roto Eff. | Guaranteed escalating rates |       |       |       |       |       | Guar. |
|--|-------|-------|----------|-------|-------------|-----------------------------|-------|-------|-------|-------|-------|-------|
| Rates effective 2/3/2020                       | rate  | bonus | 1 1 Tale | yield | Yr. 2       | Yr. 3                       | Yr. 4 | Yr. 5 | Yr. 6 | Yr. 7 | min.  |       |
| Purchase payments \$100,000 and over           | 1.65% | 1.00% | 2.65%    | 2.54% | 1.90%       | 2.15%                       | 2.40% | 2.65% | 2.90% | 3.15% | 1.00% |       |
| Purchase payments under \$100,000              | 1.50% | 1.00% | 2.50%    | 2.39% | 1.75%       | 2.00%                       | 2.25% | 2.50% | 2.75% | 3.00% | 1.00% |       |
| No MVA available in: CT, IN, MN, MO, OH and VA |       |       |          |       |             |                             |       |       |       |       |       |       |
| Purchase payments \$100,000 and over           | 1.50% | 1.00% | 2.50%    | 2.39% | 1.75%       | 2.00%                       | 2.25% | 2.50% | 2.75% | 3.00% | 1.00% |       |
| Purchase payments under \$100,000              | 1.40% | 1.00% | 2.40%    | 2.29% | 1.65%       | 1.90%                       | 2.15% | 2.40% | 2.65% | 2.90% | 1.00% |       |

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.

| 04110.0014                   | Sample Quote: \$100,000 for a 65-year old | male in Ohio, Non-qualified (as of 7/24/19) |
|------------------------------|---|---|
| GALIC SPIA Immediate annuity | 5-Yr Period Certain, Monthly Pmts         | 10-Yr Period Certain, Monthly Pmts          |
| illillediate allituity       | \$1,684.78                                | \$896.29                                    |

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