

Great American Life Insurance Company®

For more information, call our Sales Desk at 800-438-3398, ext. 11999

Rates effective July 21, 2016 (new rates noted in red)

In order to receive the higher rate, applications with checks must be received in the Home Office by 5:00 p.m. ET on July 20, 2016.

For Transfers and Rollovers, please refer to the guidelines in the table below:



Paper app signed / Electronic app completed	Funds must be received by 5:00 p.m. ET on:
On or before June 6, 2016	July 20, 2016
June 7, 2016 - June 20, 2016	August 5, 2016 (Friday)
June 21, 2016 - July 6, 2016	August 19, 2016 (Friday)
July 7, 2016 - July 20, 2016	September 6, 2016

American Custom 10 SM	Current Declared Rate ¹	Indexed Strategies ⁴				Notes/Other Features
		Strategy Components	S&P 500 Risk Control 1-Year Point-to-Point with Participation Rate ⁵	S&P 500 1-Year Point-to-Point with Cap ⁶	SPDR GLD 1-Year Point-to-Point with Cap ⁶	
For purchase payments \$150,000 and over	1.55% 2.00%	Cap		4.25% 5.25%	5.00% 5.50%	S&P 500 Risk Control 1-year point-to-point with participation rate indexed strategy not available in HI
		Par. Rate	50% 60%			
For purchase payments under \$150,000	1.45% 1.90%	Cap		4.00% 5.00%	4.75% 5.25%	
		Par. Rate	45% 55%			
Non-MVA For purchase payments \$150,000 and over Available in CA, IN, MN, MO, OH, PA, TX, UT and VA	1.55% 1.95%	Cap		4.25% 5.00%	4.75% 5.25%	
		Par. Rate	45% 55%			
Non-MVA For purchase payments under \$150,000 Available in CA, IN, MN, MO, OH, PA, TX, UT and VA	1.45% 1.85%	Cap		4.00% 5.00%	4.50% 5.00%	
		Par. Rate	40% 50%			

¹ The guaranteed minimum declared rate is 1.00%.

² 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).

³ The guaranteed minimum surrender value is 90% of purchase payments, less all withdrawals, net of any applicable early withdrawal charges or MVAs (but not including any withdrawal to pay rider charges), plus interest credited daily at the GMSV rate.

⁴ Future indexed strategies could offer alternate options and rates.

⁵ Guaranteed minimum participation rate of 5% for contract duration.

⁶ Minimum cap guarantee of 1% for contract duration.

State Approvals as of November 2, 2015	Alabama	Alaska	Arizona	Arkansas	California	Colorado	Connecticut	Delaware	District of Columbia	Florida	Georgia	Hawaii	Idaho	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Montana	Nebraska	Nevada	New Hampshire	New Jersey	New Mexico	North Carolina	North Dakota	Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island	South Carolina	South Dakota	Tennessee	Texas	Utah	Vermont	Virginia	Washington	West Virginia	Wisconsin	Wyoming							
American Custom 10 SM P1104314NW and P1104414NW	•	•	•	•	◻	•	•	•	•	•	•	•	•	◻	◊	•	•	•	•	•	•	W	•	◻	◊	•	•	•	•	•	•	•	•	◻	•	◊	◻	•	•	•	•	•	•	•	•	•	•	•	•								
Simple Income Option R6047014NW	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•				
Stacked Income Option R6046914NW	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•			
Cumulative Free-Withdrawal Option R6046814NW	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
Legacy Income Option R6049614NW	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
NAIC Training Required	R			R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	

• Product approved for sale.
 ◻ Non-MVA product approved for sale.
 W Extended Care and Terminal Illness waivers not available.
 ◊ Product approved with state-specific marketing material.
 R 2010 NAIC Suitability in Annuity Transactions Model Regulation adopted. New business from these states will be rejected and returned if required training is not completed.

Great American Life Insurance Company®
Fixed-Indexed Annuities

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Modified Single Premium	Declared Rate Strategy	Indexed Strategies			Other Features				
	Current Declared Rate	Strategy Components	S&P 500 Risk Control 1-Year Point-to-Point w/ Par. Rate	S&P 500 1-Year Point-to-Point w/Cap					
Safe Outlook For purchase payments \$100,000 and over	1.55% 1.85%	Participation Rate/Cap	45% 55%	4.20% 4.70%	6-year early withdrawal charge schedule; S&P 500 Risk Control 1-year point-to-point with participation rate indexed strategy not available in HI				
		Bailout Rate	25%	3.00%					
Safe Outlook® For purchase payments under \$100,000	1.45% 1.75%	Participation Rate/Cap	40% 50%	4.00% 4.45%	6-year early withdrawal charge schedule; S&P 500 Risk Control 1-year point-to-point with participation rate indexed strategy not available in HI				
		Bailout Rate	25%	3.00%					
Safe ReturnSM	1.00%	Participation Rate/Cap	40% 45%	4.00% 4.25%	Return of premium; 10-year early withdrawal charge schedule; S&P 500 Risk Control 1-year point-to-point with participation rate indexed strategy not available in HI				
		Bailout Rate	25%	3.00%					
Flexible Premium	Declared Rate Strategy	Indexed Strategies							Notes / Other Features
	Current Declared Rate	Strategy Components	S&P 500 Risk Control 1-Year Point-to-Point w/ Par. Rate	S&P 500 1-Year Mo. Sum w/Cap	S&P 500 1-Year Mo. Avg. w/Cap	S&P 500 1-Year Point-to-Point w/Cap	S&P 500 18-Month Point-to-Point w/Cap	GLD 1-Year Point-to-Point w/Cap	
American Legend® III	1.60% 1.90%	Cap		1.75% 2.00%		4.05% 4.75%	6.00% 7.00%	4.40% 5.00%	7-year early withdrawal charge schedule; S&P 500 18-month point-to-point with cap indexed strategy not available in NJ or NH; S&P 500 Risk Control 1-year point-to-point with participation rate indexed strategy not available in HI
		Participation Rate	45% 50%						
American Valor® 10	1.00%	Cap			4.00%	4.00%			2.00% premium bonus in the first three contract years; 10-year early withdrawal charge schedule; S&P 500 Risk Control 1-year point-to-point with participation rate indexed strategy not available in HI and OR
		Participation Rate	45% 50%						
FIA Riders	Charges	Features							
IncomeSecureSM <i>Income rider</i>	0.95% of the benefit base amount, deducted from the account value	7% rollup credit, increasing payout percentages and rider charges refunded at death if benefit period hasn't started							
Inheritance EnhancerSM <i>Death benefit rider</i>	0.95% of death benefit base, deducted from account value	7% rollup credit, refund of rider charges available in certain circumstances							
IncomeSustainer® Plus <i>Income and death benefit rider</i>	1.35% of the benefit base amount, deducted from the account value	6% rollup credit, increasing payout percentages and enhanced death benefit options							

Please visit the secured web site for Oregon rate information.

Additional Purchase Payments: Safe Outlook and Safe Return accept additional premium during the first two months of the contract. American Legend III and American Valor 10 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 1.00%. 1-year monthly averaging with cap, 1-year monthly sum with cap and point-to-point strategies with cap have a minimum cap guarantee of 1% for contract duration. 18-month point-to-point strategy has a minimum cap guarantee of 1.5% for contract duration. S&P 500 Risk Control 1-year point-to-point strategy has guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates.

For American Legend III, American Valor 10 and Safe Return the guaranteed minimum surrender value is 100% at 1% 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 Safe Outlook, the guaranteed minimum surrender value is 90% at 1% less any withdrawals including early withdrawal charges.

Products not available in all states. Rates, state availability and product information for all products, including retired products, can be found on the secured website.

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Great American Life Insurance Company®
Fixed Annuities



Interest rates as of July 21, 2016

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Single Premium		Base Rate		Guar. Min.	Effective Yield & Rate Features							Notes	
Secure American® 7-year early withdrawal charge schedule		1.25% AV ¹ 1.25% SV ¹		1.00%	2.27% eff. yield Annuitization bonus: 1.00% of the amount annuitized added to the account value for each completed contract yr, up to 10% ²								
Multi-Year Guaranteed Escalating Rate		Base Rate	FY Rate	FY Bonus	Effective Yield ³	Guaranteed Escalating Rates ⁴						Guar. Min.	Notes
						Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7		
SecureGain 5 SM	Purchase payments under \$100,000	1.45%	1.70%	0.25%	1.70%	1.55%	1.65%	1.75%	1.85%	-	-	1.00%	
	Purchase payments \$100,000 and over	1.60%	1.85%	0.25%	1.85%	1.70%	1.80%	1.90%	2.00%	-	-	1.00%	
SecureGain 7 SM	Purchase payments under \$100,000	1.05%	2.05%	1.00%	1.94%	1.30%	1.55%	1.80%	2.05%	2.30%	2.55%	1.00%	
	Purchase payments \$100,000 and over	1.15%	2.15%	1.00%	2.04%	1.40%	1.65%	1.90%	2.15%	2.40%	2.65%	1.00%	
Multi-Year Guaranteed Escalating Rate		Base Rate	FY Rate	FY Bonus	Effective Yield ³	Guaranteed Escalating Rates ⁴						Guar. Min.	Notes
						Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7		
SecureGain 5 - No MVA	Purchase payments under \$100,000	1.40%	1.65%	0.25%	1.65%	1.50%	1.60%	1.70%	1.80%	-	-	1.00%	Available in CT, IN, MN, MO, OH & VA
	Purchase payments \$100,000 and over	1.50%	1.75%	0.25%	1.75%	1.60%	1.70%	1.80%	1.90%	-	-	1.00%	
SecureGain 7 - No MVA	Purchase payments under \$100,000	1.00%	2.00%	1.00%	1.89%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	1.00%	
	Purchase payments \$100,000 and over	1.10%	2.10%	1.00%	1.99%	1.35%	1.60%	1.85%	2.10%	2.35%	2.60%	1.00%	
Immediate Annuity		Sample Quote: \$100,000 for a 65-year old male in Ohio, Non-qualified ⁵											
GALIC Single Premium Immediate Annuity		5-Yr Period Certain, EOP Monthly Pmts					10-Yr Period Certain, EOP Monthly Pmts						
		\$1,666.67					\$875.16						

¹ AV is used to calculate annuity benefit payments for annuitization periods of at least seven years or life. Upon death of the owner, the death benefit will equal the AV. Net SV is available for withdrawals, full surrenders and annuitizations less than seven years.

² Yield based on 1.25% AV rate, 1.00% available portion of 10% annuitization bonus (available starting in contract year two) and 0.02% interest on available portion of bonus at the rate of 1.25%. Annuitization bonus is not available if contract is annuitized for less than seven years.

³ Yield based on current interest rate with a first-year bonus and increasing base rate for the initial term.

⁴ Escalating interest rates guaranteed for initial term.

⁵ SPIA rates are as of 2/5/16. Log into www.GAIGannuities.com and look under Business Building then Sales Tools for an illustration.

Products not available in all states. Rates, state availability and product information for all products, including retired products, can be found on the secured website.

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