

## Fixed-Indexed Annuity Rates

from Great American Life

Effective January 21, 2018

800-438-3398, ext. 11999 • GAconnect.com



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
Safe Return <sup>SM</sup>		2.00%	50% 25% bailout rate		6.00% 3.00% bailout cap	5.00% 3.00% bailout cap
American Landmark 5 <sup>SM</sup>	Purchase payments \$100,000 and over	3.00%	70%	75%	7.25%	6.10%
	Purchase payments under \$100,000	2.85%	65%	70%	7.00%	5.85%
American Landmark 5 <sup>SM</sup> - No MVA Available in: AK, CA, PA, UT and VA	Purchase payments \$100,000 and over	2.90%	65%	70%	7.00%	5.95%
	Purchase payments under \$100,000	2.75%	60%	65%	6.75%	5.60%

Riders are not available with American Landmark 5 contracts.

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	Bonus
American Legend® III	2.85%	65%	6.10%	2.25%	7.00%	6.50%	70%	
American Valor® 10	1.00%	50%	4.50%				65%	2.00% premium bonus in the first three contract years

A rider must be purchased with all American Valor 10 contracts.

S&P 500 Risk Control annual point-to-point with participation rate not available in OR for American Valor 10.

Riders	Charges	Features
IncomeSecure <sup>SM</sup>	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
IncomeSustainer® Plus	1.35% of the benefit base amount, deducted from the account value	6% rollup credit, increasing payout percentages until income starts and enhanced death benefit options
Inheritance Enhancer <sup>SM</sup>	0.95% of the death benefit base amount, deducted from the account value	7% rollup credit, refund of rider charges available in certain circumstances

**Additional Purchase Payments:** Safe Return and American Landmark 5 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%. 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% 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, 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 American Landmark 5, the guaranteed minimum surrender value is 87.5% at 1%, less withdrawals and applicable charges and adjustments.

The S&P 500 Index and S&P 500 Average Daily Risk Control 10% Price Return index are products of S&P Dow Jones Indices LLC ("SPDJI"), and have been licensed for use by Great American Life Insurance Company®, Standard & Poor's®, S&P®, S&P 500®, S&P 500 Average Daily Risk Control 10%™, SPDR® and STANDARD & POOR'S DEPOSITORY RECEIPTS® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Great American Life Insurance Company. Great American Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index or the S&P 500 Average Daily Risk Control 10% Price Return index.

The iShares U.S. Real Estate ETF is distributed by BlackRock Investments, LLC. iShares®, BLACKROCK®, and the corresponding logos are registered and unregistered trademarks of BlackRock, Inc. and its affiliates ("BlackRock"), and these trademarks have been licensed for certain purposes by Great American Life Insurance Company. Great American Life Insurance Company annuity products are not sponsored, endorsed, sold or promoted by BlackRock, and purchasers of an annuity from Great American Life Insurance Company do not acquire any interest in the iShares U.S. Real Estate ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any Great American Life Insurance Company annuity product or any member of the public regarding the advisability of purchasing an annuity, nor does it have any liability for any errors, omissions, interruptions or use of the iShares U.S. Real Estate ETF or any data related thereto.

The S&P U.S. Retiree Spending Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Great American Life Insurance Company. Standard & Poor's®, S&P®, and S&P 500® are trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Great American Life. Great American Life's annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P U.S. Retiree Spending Index.

Products issued by Great American Life Insurance Company®, member of Great American Insurance Group® (Cincinnati, Ohio) under contract form numbers P1074514NW, P1112916NW, P1457113NW and P1431410NW and rider forms R6036711NW, R6032810NW and R6042513NW. Contract form numbers and features may vary by state. All guarantees based on the claims-paying ability of Great American Life. All non-guaranteed components of an index formula may change at any time. **For producer use only. Not for use in sales solicitation.**

# Fixed Annuity Rates

from Great American Life

Effective February 5, 2018

800-438-3398, ext. 11999 • GAconnect.com



Single Premium	Base Rate	Guar. Min.	Effective yield and rate features
Secure American®	1.55% AV 1.55% SV	1.00%	2.57% first-year effective yield Annuitization bonus: 1.00% of the amount annuitized added to the account value for each completed contract yr, up to 10%

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. First-year yield based on AV rate and 1.00% available portion of 10% annuitization bonus (available starting in contract year two). Annuitization bonus is not available if contract is annuitized for less than seven years.

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		
SecureGain 5 <sup>SM</sup>	Purchase payments \$100,000 and over	2.65%	0.25%	2.90%	2.90%	2.75%	2.85%	2.95%	3.05%			1.00%
	Purchase payments under \$100,000	2.50%	0.25%	2.75%	2.75%	2.60%	2.70%	2.80%	2.90%			1.00%
SecureGain 5 - No MVA Available in CT, IN, MN, MO, OH and VA	Purchase payments \$100,000 and over	2.55%	0.25%	2.80%	2.80%	2.65%	2.75%	2.85%	2.95%			1.00%
	Purchase payments under \$100,000	2.45%	0.25%	2.70%	2.70%	2.55%	2.65%	2.75%	2.85%			1.00%
SecureGain 7 <sup>SM</sup>	Purchase payments \$100,000 and over	2.10%	1.00%	3.10%	2.99%	2.35%	2.60%	2.85%	3.10%	3.35%	3.60%	1.00%
	Purchase payments under \$100,000	2.00%	1.00%	3.00%	2.89%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	1.00%
SecureGain 7 - No MVA Available in CT, IN, MN, MO, OH and VA	Purchase payments \$100,000 and over	2.05%	1.00%	3.05%	2.94%	2.30%	2.55%	2.80%	3.05%	3.30%	3.55%	1.00%
	Purchase payments under \$100,000	1.95%	1.00%	2.95%	2.84%	2.20%	2.45%	2.70%	2.95%	3.20%	3.45%	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.

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
GALIC SPIA	\$1,673.66	\$890.48

Products issued by Great American Life Insurance Company®, member of Great American Insurance Group® (Cincinnati, Ohio) under contract form numbers P1088011NW, P1088111NW, P1037705NW, P1037805NW and P1020203NW. Contract form numbers and features may vary by state. All guarantees based on the claims-paying ability of Great American Life. For producer use only. Not for use in sales solicitation.