

Fixed-Indexed Annuity Rates

from Great American Life

Effective May 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 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
American Landmark 5SM	Purchase payments \$100,000 and over	3.00%	70%	75%	7.25%	6.30%
	Purchase payments under \$100,000	2.85%	65%	70%	7.00%	6.05%
American Landmark 5SM - No MVA Available in: AK, CA, PA, UT and VA	Purchase payments \$100,000 and over	2.90%	65%	70%	7.00%	6.05%
	Purchase payments under \$100,000	2.75%	60%	65%	6.75%	5.80%
Safe ReturnSM		2.00%	50% (25% bailout rate)		6.00% cap (3.00% bailout cap)	5.00% (3.00% bailout cap)

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% cap	2.25%	7.00%	6.50%	70%	
American Valor® 10	1.00%	50%	4.50% cap				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
IncomeSecureSM	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 EnhancerSM	0.95% of the death benefit base amount, deducted from the account value	7% rollup credit, refund of rider charges available in certain circumstances

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**

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.

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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		
SecureGain 5SM	Purchase payments \$100,000 and over	2.85%	0.25%	3.10%	3.10%	2.95%	3.05%	3.15%	3.25%			1.00%
	Purchase payments under \$100,000	2.70%	0.25%	2.95%	2.95%	2.80%	2.90%	3.00%	3.10%			1.00%
SecureGain 5 - 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%			1.00%
	Purchase payments under \$100,000	2.65%	0.25%	2.90%	2.90%	2.75%	2.85%	2.95%	3.05%			1.00%
SecureGain 7SM	Purchase payments \$100,000 and over	2.20%	1.00%	3.20%	3.09%	2.45%	2.70%	2.95%	3.20%	3.45%	3.70%	1.00%
	Purchase payments under \$100,000	2.10%	1.00%	3.10%	2.99%	2.35%	2.60%	2.85%	3.10%	3.35%	3.60%	1.00%
SecureGain 7 - 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%	1.00%
	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%	1.00%

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

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