American Landmark®

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American Landmark 3	MVA	Rates	No MVA Rates Only available in: AK, PA and UT		
Rates effective 8/7/2020	Purchase payments \$150,000 and over	Purchase payments less than \$150,000	Purchase payments \$150,000 and over	Purchase payments less than \$150,000	
Declared Rate	1.15%	1.05%	1.05%	1.00%	
S&P 500 1-year point-to-point with cap	2.50%	2.25%	2.25%	2.00%	
iShares U.S. Real Estate 1-year point-to-point with cap	2.45%	2.25%	2.20%	2.05%	
iShares MSCI EAFE ETF 1-year point-to-point with cap	2.75%	2.50%	2.50%	2.25%	

American Landmark 5	MVA	Rates	No MVA Rates Only available in: AK, CA, PA and UT		
Rates effective 3/22/2021	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	
Declared Rate	1.60%	1.50%	1.35%	1.30%	
S&P 500 1-year point-to-point with cap	4.30%	4.05%	3.95%	3.75%	
S&P 500 5-year cap lock annual point-to-point	4.05%	3.80%	3.70%	3.50%	
iShares U.S. Real Estate 1-year point-to-point with cap	4.30%	4.05%	3.90%	3.40%	
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%	

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%. Point-to-point strategies with cap have a minimum cap guarantee of 1.00% for contract duration. 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. The S&P 500 Index, the S&P 500 Average Daily Risk Control 10% Price Return Index and the S&P U.S. Retiree Spending Index are products of S&P Dow Jones Indices LLC, or its affiliates

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American Legend®

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American Legend 7	MVA	Rates	No MVA Rates Only available in: AK, CA, PA and UT		
Rates effective 3/22/2021	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	
Declared Rate	2.00%	1.85%	1.75%	1.65%	
S&P 500 1-year point-to-point with cap	4.65%	4.40%	4.30%	4.05%	
S&P 500 7-year cap lock annual point-to-point	4.40%	4.15%	4.05%	3.80%	
iShares U.S. Real Estate 1-year point-to-point with cap	5.00%	4.50%	4.25%	3.75%	
S&P 500 monthly sum with cap	2.00%	1.75%	1.75%	1.50%	
SPDR GLD 1-year point-to-point with cap	5.25%	5.00%	4.75%	4.50%	
S&P 500 Risk Control 1-year point-to-point with par. rate	55%	50%	50%	45%	
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	65%	60%	55%	50%	

American Legend III Rates effective 7/7/2020	Rates All purchase payments
Declared Rate	1.30%
S&P 500 1-year point-to-point with cap	2.75%
iShares U.S. Real Estate 1-year point-to-point with cap	3.05%
S&P 500 monthly sum with cap	1.25%
SPDR GLD 1-year point-to-point with cap	3.50%
S&P 500 Risk Control 1-year point-to-point with par. rate	35%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	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, S&P U.S. Retiree Spending Index: SPRETIRE and SPDR Gold Shares ETF: GLD

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 beyond the original rate window specified in the contract.

Minimum Guarantees: The guaranteed minimum declared rate is 1.00%. Point-to-point strategies with cap have a minimum cap guarantee of 1.00% for contract duration. 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 1.00% 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.

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SecureGainSM and SPIA

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SecureGain 3 Rates effective 4/26/2021	Interest rate for initial 3-year term	Guaranteed minimum rate
Purchase payments \$100,000 and over	1.55%	1.00%
Purchase payments under \$100,000	1.30%	1.00%
No MVA available in: AK and UT		
Purchase payments \$100,000 and over	1.40%	1.00%
Purchase payments under \$100,000	1.15%	1.00%

SecureGain 5	Base	FY	FY rate	Eff. yield	Guar	Guar.			
Rates effective 4/26/2021	rate	bonus	TTTULO		Yr. 2	Yr. 3	Yr. 4	Yr. 5	min.
Purchase payments \$100,000 and over	2.15%	0.25%	2.40%	2.40%	2.25%	2.35%	2.45%	2.55%	1.00%
Purchase payments under \$100,000	2.00%	0.25%	2.25%	2.25%	2.10%	2.20%	2.30%	2.40%	1.00%
No MVA available in: CT, IN, MN, MO and OH									
Purchase payments \$100,000 and over	2.00%	0.25%	2.25%	2.25%	2.10%	2.20%	2.30%	2.40%	1.00%
Purchase payments under \$100,000	1.90%	0.25%	2.15%	2.15%	2.00%	2.10%	2.20%	2.30%	1.00%

SecureGain 7	Base	FY	FY rate	Eff. yield	Eff. Guaranteed escalating rates							Guar.
Rates effective 4/26/2021	rate	bonus	TTTate		Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	min.	
Purchase payments \$100,000 and over	1.60%	1.00%	2.60%	2.49%	1.85%	2.10%	2.35%	2.60%	2.85%	3.10%	1.00%	
Purchase payments under \$100,000	1.45%	1.00%	2.45%	2.34%	1.70%	1.95%	2.20%	2.45%	2.70%	2.95%	1.00%	
No MVA available in: CT, IN, MN, MO and OH												
Purchase payments \$100,000 and over	1.45%	1.00%	2.45%	2.34%	1.70%	1.95%	2.20%	2.45%	2.70%	2.95%	1.00%	
Purchase payments under \$100,000	1.35%	1.00%	2.35%	2.24%	1.60%	1.85%	2.10%	2.35%	2.60%	2.85%	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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