

# Renewals: When Consistency Counts

Great American Life Insurance Company® offers quality products and financial strength to help you reach your retirement goals. We are proud to be rated “**A**” (**Excellent**) by A.M. Best and “**A+**” by Standard & Poor’s. With roots dating back to **1872**, we are committed to remaining a strong and stable company you can rely on for years to come.

A fixed-indexed annuity offers multiple indexed strategies that help protect your retirement savings from loss while providing the opportunity for growth. Indexed strategies credit indexed interest that is based, in part, on changes in an external index. Interest is limited by a cap, which is the maximum amount of interest that will be credited for a term.

Caps are set at the start of each term and guaranteed for that term. Below is a history of renewal caps for the American Legend® II and American Legend® III fixed-indexed annuities.

## American Legend II Renewal History for Fourth Quarter 2011–2018

*(American Legend II retired January 2014)*

Start of First Term	Initial S&P 500 Annual Point-to-Point Cap	S&P 500® Annual Point-to-Point Renewal Cap							
		2011	2012	2013	2014	2015	2016	2017	2018
10/6/10	6.00%	6.00%	6.00%	6.00%	5.75%	5.25%	4.75%	4.00%	4.00%
11/6/10	6.00%	6.00%	6.00%	6.00%	5.50%	5.00%	4.50%	3.80%	3.80%
12/6/10	5.50%	5.50%	5.50%	5.50%	5.25%	4.75%	4.25%	4.25%	4.25%

## American Legend III Renewal History for Fourth Quarter 2015-2018

*(American Legend III launched January 2014)*

Start of First Term	Initial S&P 500 Annual Point-to-Point Cap	S&P 500® Annual Point-to-Point Renewal Cap			
		2015	2016	2017	2018
10/6/14	5.00%	5.00%	4.50%	4.50%	4.15%
11/6/14	5.00%	5.00%	4.50%	4.50%	4.15%
12/6/14	4.75%	4.75%	4.55%	4.55%	4.40%

### Contact your insurance professional for more information.

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These charts show the indexed strategy caps for terms that started on the 6th of each month in the fourth calendar quarter in year 2010 (American Legend II Chart Terms) and in year 2014 (American Legend III Chart Terms) and the corresponding caps when the terms renewed in the fourth quarter in years 2011-2018 (American Legend II) and 2015-2018 (American Legend III). They do not include information about the rates and caps for terms that started on the 20th of such months, in other quarters in those years, or in prior years. Although the charts show the caps/maximum indexed interest rate for each strategy for each Chart Term, they do not show the indexed interest rate for any strategy for any Chart Term, which may be less than the cap. A.M. Best rating affirmed August 17, 2018. S&P rating affirmed Feb. 23, 2018. When you buy a fixed-indexed annuity, you own an insurance contract. You are not buying shares of any stock or index. All guarantees are backed by the claims-paying ability of the issuing insurance company. For amounts held under the declared rate strategy, interest is credited daily at the declared rate. For amounts held under an indexed strategy, interest is credited on the last day of a term at the applicable indexed interest rate, which will never be higher than the cap for that strategy for that term. The guaranteed minimum declared rate and guaranteed minimum caps are set out on the contract specifications page. For each indexed strategy, the guaranteed minimum indexed interest rate for a term is 0%. **Information shown is not a guarantee or representation of future renewal cap decisions.**

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