

Understanding Rate Lock

For Fixed-Indexed Annuities



It pays to keep things simple.®

In the event of a rate decrease, our annuity rate lock procedure allows new contracts to receive the previous, higher rate if the steps set out below are completed within the specified periods of time.

Steps to Keep in Mind When Submitting Paper Business

Cash with Application (“CWA”)/ACH/Wire

In order to “lock in” the previous, higher rate:

1. The application and other new business paperwork must be signed by the day prior to the new rate effective date; **and**
2. Paperwork and funds must be received by Great American within seven calendar days of the sign date.

Transfers and Rollovers

On the 6th and 20th of each month, purchase payments are moved from the holding account to the selected interest strategy(ies). These days are referred to as buy dates.

In order to “lock in” the previous, higher rate:

1. Paperwork for transfers and rollovers must be signed by the day prior to the new rate effective date; **and**
2. Paperwork for transfers and rollovers must be received by Great American within seven calendar days of the sign date; **and**
3. Funds must be received by Great American by 5 p.m. ET on the fifth buy date following the sign date. Please note if the sign date falls on a buy date, this counts as one of the five buy dates. Additionally, if the fifth buy date falls on a weekend or holiday, funds must be in the Home Office by 5 p.m. ET on the business day preceding the fifth buy date.

If you have questions, please call a Relationship Manager at 800-438-3398, ext. 11999.

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Steps to Keep in Mind When Submitting Electronic Business

Cash with Application (“CWA”)/ACH/Wire

In order to “lock in” the previous, higher rate:

1. The electronic application process must be completed by the day prior to the new rate effective date; **and**
2. The electronic file and funds must be received by Great American within seven calendar days of the date the electronic application is completed.

Transfers and Rollovers

On the 6th and 20th of each month, purchase payments are moved from the holding account to the selected interest strategy(ies). These days are referred to as buy dates.

In order to “lock in” the previous, higher rate:

1. The electronic application process must be completed by the day prior to the new rate effective date; **and**
2. The electronic file must be received by Great American within seven calendar days of the date the electronic application is completed; **and**
3. Funds must be received by Great American by 5 p.m. ET on the fifth buy date following the date the electronic application is completed. Please note if the electronic application is completed on a buy date, this counts as one of the five buy dates. Additionally, if the fifth buy date falls on a weekend or holiday, funds must be in the Home Office by 5 p.m. ET on the business day preceding the fifth buy date.

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1. Paperwork for transfers and rollovers must be signed by the day prior to the new rate effective date; **and**
2. Paperwork for transfers and rollovers must be received by Great American within seven calendar days of the sign date; **and**
3. Funds must be received by Great American within 60 calendar days of the sign date.

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