



AssuranceSelect 7® Rates effective February 7, 2019	Declared rate	S&P 500® annual monthly avg. with cap	S&P 500® annual point-to-point with cap	S&P 500 Risk Control annual point-to-point with par. rate	GLD annual point-to-point with cap	GMSV
Purchase payments \$100,000 and over	2.75%	6.75% cap	5.60% cap	60% par. rate	6.75% cap	100% at 1.50%
Purchase payments under \$100,000	2.60%	6.25% cap	5.35% cap	55% par. rate	6.25% cap	100% at 1.50%

AssuranceSelect 5® Rates effective February 7, 2019	Declared rate	S&P 500® annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap	GMSV
Purchase payments \$100,000 and over	2.70%	5.50% cap	8.00% cap	100% at 1.50%
Purchase payments under \$100,000	2.55%	5.25% cap	7.75% cap	100% at 1.50%

Minimum Guarantees: The guaranteed minimum declared rate is 1.50%. Annual monthly averaging with cap and annual point-to-point strategies with cap have a minimum cap guarantee of 1.50% for contract duration. S&P 500 Risk Control 1-year point-to-point strategy has guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 100% at 1.50%, less withdrawals and applicable charges, less the applicable early withdrawal charge rate multiplied by the account value. In WA, guaranteed minimum declared rates and GMSV rates are 1.75%, minimum caps are 2.00%.

The interest rate band is based on the initial purchase payment amount and applies for the life of the contract. AssuranceSelect 7 contracts issued before 1/7/13 may have different rates. Please contact the Sales Desk for current rates.

Riders Not available with the AssuranceSelect 5	Charges	Features
IncomeDuo Select	1.05% of the benefit base amount, deducted from the account value	9% rollup credit and 10-year rollup period.
IncomeSecure®	0.95% of the benefit base amount, deducted from the account value	9% rollup credit, increasing payout percentages and charges refunded at death, if benefit period hasn't started
Inheritance Enhancer SM	0.95% of the death benefit base amount, deducted from the account value	8% rollup credit, refund of rider charges available in certain circumstances

State Availability and Variations

AssuranceSelect 5 and AssuranceSelect 7 available in all states except: **NY**

HI and WA: IncomeDuo Select rider not available.

IncomeSecure and Inheritance Enhancer riders available with the AssuranceSelect 7 in all states except: **NY**

MO: Declared Rate Strategy not available with contracts that add the Inheritance Enhancer rider.

MA: Extended Care and Terminal Illness waivers not available.

MA, MN, OR, UT and WA: Residents are only permitted to purchase annuity products within their resident state.

CO, CT, IL, MN, MS, NV, NH and OH: Inheritance Enhancer approved without Partial Refund of Rider Charges on Annuitization at Age 95 endorsement.

AL, CO, IN, MA, NJ and OR: State-specific marketing materials required for certain products. Visit Gaafi.com for details.

Inherited IRA and inherited non-qualified contracts not available on contracts with a rider.

OR: S&P 500 Risk Control annual point-to-point with participation rate indexed strategy not available with the AssuranceSelect 7.

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AssuranceSelect 7® Plus Rates effective February 7, 2019	Declared rate	S&P 500® annual point-to-point with cap	S&P 500 Risk Control annual point-to-point with par. rate	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	iShares U.S. Real Estate annual point-to-point with cap	GMSV
Purchase payments \$100,000 and over	3.20%	6.10% cap	65% par. rate	7.75% cap	70% par. rate	8.75% cap	87.5% at 1.50%
Purchase payments under \$100,000	3.00%	5.85% cap	60% par. rate	7.25% cap	65% par. rate	8.50% cap	87.5% at 1.50%
No MVA: available in AK, CA, PA, UT and VA							
Purchase payments \$100,000 and over	2.95%	5.75% cap	60% par. rate	7.50% cap	65% par. rate	8.50% cap	87.5% at 1.50%
Purchase payments under \$100,000	2.75%	5.50% cap	55% par. rate	7.00% cap	60% par. rate	8.25% cap	87.5% at 1.50%

AssuranceSelect 5® Plus Rates effective February 7, 2019	Declared rate	S&P 500® annual point-to-point with cap	S&P 500 Risk Control annual point-to-point with par. rate	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	iShares U.S. Real Estate annual point-to-point with cap	GMSV
Purchase payments \$100,000 and over	3.15%	6.00% cap	60% par. rate	7.65% cap	65% par. rate	8.40% cap	87.5% at 1.50%
Purchase payments under \$100,000	2.95%	5.75% cap	55% par. rate	7.15% cap	60% par. rate	8.15% cap	87.5% at 1.50%
No MVA: available in AK, CA, PA, UT and VA							
Purchase payments \$100,000 and over	2.90%	5.65% cap	55% par. rate	7.40% cap	60% par. rate	8.15% cap	87.5% at 1.50%
Purchase payments under \$100,000	2.70%	5.40% cap	50% par. rate	6.90% cap	55% par. rate	7.90% cap	87.5% at 1.50%

Minimum Guarantees: The guaranteed minimum declared rate is 1.50%. Annual point-to-point strategies with cap have a minimum cap guarantee of 1.50% for contract duration. Annual point-to-point strategies with participation rates 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 1.50%, minus withdrawals not including amounts applied to pay an early withdrawal charge a negative market value adjustment, or a rider charge. In WA, guaranteed minimum declared rates and GMSV rates are 1.75%, minimum caps are 2.00%.

The interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

Riders Not available with AssuranceSelect 5 Plus	Charges	Features
IncomeDuo Select	1.05% of the benefit base amount, deducted from the account value	9% rollup credit and 10-year rollup period.
IncomeSecure®	0.95% of the benefit base amount, deducted from the account value	9% rollup credit, increasing payout percentages before benefit period starts, and charges refunded at death if benefit period hasn't started
Inheritance Enhancer SM	0.95% of the death benefit base amount, deducted from the account value	8% rollup credit, refund of rider charges available in certain circumstances

State Availability and Variations
AssuranceSelect 5 Plus and AssuranceSelect 7 Plus available in all states except: NY
HI and WA: IncomeDuo Select rider not available.
IncomeSecure and Inheritance Enhancer riders available with the AssuranceSelect 7 Plus in all states except: NY
MO: Declared Rate Strategy not available with contracts that add the Inheritance Enhancer rider.
MA: Extended Care and Terminal Illness waivers not available.
MA, MN, OR, UT and WA: Residents are only permitted to purchase annuity products within their resident state.
CO, NV and OH: Inheritance Enhancer approved without Partial Refund of Rider Charges on Annuitization at Age 95 endorsement.
AL, CO, IN, MA, NJ and OR: State-specific marketing materials required for certain products. Visit Gaafi.com for details.
Inherited IRA and inherited non-qualified contracts not available on contracts with a rider.

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Great American Life[®]

Fixed Annuity Rates

Sales Desk 888-504-7109 or FISales@gaig.com



American Freedom Aspire SM 5 Rates effective February 18, 2019	Base rate	Eff. Yield	Guaranteed Escalating Rates				Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Purchase payments \$100,000 and over	2.95%	3.15%	3.05%	3.15%	3.25%	3.35%	1.50%
Purchase payments under \$100,000	2.80%	3.00%	2.90%	3.00%	3.10%	3.20%	1.50%

American Freedom Aspire SM 7 Rates effective February 18, 2019	Base rate	Eff. Yield	Guaranteed Escalating Rates						Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	
Purchase payments \$100,000 and over	3.05%	3.35%	3.15%	3.25%	3.35%	3.45%	3.55%	3.65%	1.50%
Purchase payments under \$100,000	2.95%	3.25%	3.05%	3.15%	3.25%	3.35%	3.45%	3.55%	1.50%

Yield is based on current interest rate and increasing base rate for the initial term. Escalating interest rates guaranteed for initial term.

State Availability and Variations
Products available in all states except NY .
WA: Guaranteed minimum interest rate is 1.75%.
MA: Extended Care and Terminal Illness waivers not available.
MA, MN, OR, UT and WA: Residents are only permitted to purchase annuity products within their resident state.
OH and OR: State-specific marketing materials required.

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Great American Life[®]

Fixed Annuity Rates

Sales Desk 888-504-7109 or FISales@gaig.com



American Freedom Stars & Stripes [®] 5 Rates effective February 18, 2019	Base rate	Eff. Yield	Guaranteed Escalating Rates				Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Purchase payments \$100,000 and over	2.85%	3.15%	3.00%	3.15%	3.30%	3.45%	1.50%
Purchase payments under \$100,000	2.65%	2.95%	2.80%	2.95%	3.10%	3.25%	1.50%
No MVA: Available in IN, MN, MO, OH and VA							
Purchase payments \$100,000 and over	2.65%	2.95%	2.80%	2.95%	3.10%	3.25%	1.50%
Purchase payments under \$100,000	2.40%	2.70%	2.55%	2.70%	2.85%	3.00%	1.50%

American Freedom Stars & Stripes 7 Rates effective February 18, 2019	Base rate	Eff. Yield	Guaranteed Escalating Rates						Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	
Purchase payments \$100,000 and over	2.45%	3.20%	2.70%	2.95%	3.20%	3.45%	3.70%	3.95%	1.50%
Purchase payments under \$100,000	2.35%	3.10%	2.60%	2.85%	3.10%	3.35%	3.60%	3.85%	1.50%
No MVA: Available in IN, MN, MO, OH and VA									
Purchase payments \$100,000 and over	2.30%	3.05%	2.55%	2.80%	3.05%	3.30%	3.55%	3.80%	1.50%
Purchase payments under \$100,000	2.20%	2.95%	2.45%	2.70%	2.95%	3.20%	3.45%	3.70%	1.50%

Yield is based on current interest rate and increasing base rate for the initial term. Escalating interest rates guaranteed for initial term.

The interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

State Availability and Variations
Products available in all states except NY .
WA: Guaranteed minimum interest rate is 1.75%.
MN: Non-renewal version of American Freedom Stars & Stripes 5 required.
MS: Non-renewal version of American Freedom Stars & Stripes 7 required.
MD, RI, OR and WA: Non-renewal version of both products required.
MA: Extended Care and Terminal Illness waivers not available.
MA and OR: State-specific marketing materials required.
MA, MN, OR, UT and WA: Residents are only permitted to purchase annuity products within their resident state.

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Great American Life[®]

Fixed Annuity Rates

Sales Desk 888-504-7109 or FISales@gaig.com



American Freedom Classic SM 3 Rates effective January 22, 2019	Interest rate for initial 3-year term	Guar. min.
Purchase payments \$100,000 and over	3.00%	1.50%
Purchase payments under \$100,000	2.70%	1.50%
No MVA: Available in AK and UT		
Purchase payments \$100,000 and over	2.85%	1.50%
Purchase payments under \$100,000	2.60%	1.50%

The interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

State Availability and Variations
Product available in all states except DE, NJ, NY, PA and VA
WA: Guaranteed minimum interest rate is 1.75%.
MA: Extended Care and Terminal Illness waivers not available.
OR: State-specific marketing materials required.
MA, MN, OR, UT and WA: Residents are only permitted to purchase annuity products within their resident state.

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Index Frontier Variable-Indexed Annuity Rates



Index Frontier 5 Effective January 21, 2019	Declared Rate	Growth Indexed Strategies Maximum Loss of 10% Each Term			Conserve Indexed Strategies Maximum Loss of 0% Each Term		
		S&P 500 [®] Max. Gain	SPDR Gold Max. Gain	iShares [®] U.S. Real Estate Max. Gain	S&P 500 [®] Max. Gain	SPDR Gold Max. Gain	iShares [®] U.S. Real Estate Max. Gain
Purchase payments \$250,000 and over	2.55%	12.00%	13.50%	20.00%	4.25%	5.00%	6.00%
Purchase payments under \$250,000	2.45%	11.50%	12.50%	18.00%	4.00%	4.75%	5.50%

Index Frontier 7 Effective January 21, 2019	Declared Rate	Growth Indexed Strategies Maximum Loss of 10% Each Term			Conserve Indexed Strategies Maximum Loss of 0% Each Term		
		S&P 500 [®] Max. Gain	SPDR Gold Max. Gain	iShares [®] U.S. Real Estate Max. Gain	S&P 500 [®] Max. Gain	SPDR Gold Max. Gain	iShares [®] U.S. Real Estate Max. Gain
Purchase payments \$250,000 and over	2.75%	12.50%	14.00%	21.00%	4.50%	5.25%	6.50%
Purchase payments under \$250,000	2.60%	12.00%	13.00%	19.00%	4.25%	5.00%	6.00%

Declared Rate: The guaranteed minimum declared rate is 1.50%. In WA, the guaranteed minimum declared rate is 1.75%.

Maximum Losses: Conserve indexed strategies offer a maximum loss of 0% each term. Growth indexed strategies offer a maximum loss of 10% each term. Future indexed strategies could offer different maximum losses.

Maximum Gains: Maximum gains may vary from term to term. A maximum gain for a strategy for a term will never be lower than 1.00%. Future indexed strategies could offer different maximum gain guarantees.

Bailout Right: On indexed strategies, early withdrawal charges are waived if the maximum gain for an indexed strategy ever falls below its bailout trigger.

Index Frontier 5 bailout triggers: Growth Indexed Strategies have a bailout trigger of 5%; Conserve Indexed Strategies have a bailout trigger of 2%.

Index Frontier 7 bailout triggers: Growth Indexed Strategies have a bailout trigger of 6%; Conserve Indexed Strategies have a bailout trigger of 3%.

State Availability and Variations (as of September 4, 2018)
Index Frontier 5 not available in AK, NY and OR
Index Frontier 7 not available in AK, NY and OR
MO: Declared Rate Strategy not available. State-specific marketing materials required.
MA: Extended Care and Terminal Illness waivers not available.
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