

# Index Achiever 7

## Fixed-Indexed Annuity Rates

Effective January 15, 2018

888-504-7109 or FISales@gaig.com



	Declared rate	S&P 500 <sup>®</sup> annual point-to-point with cap	S&P 500 Risk Control annual point-to-point with par. rate	iShares <sup>®</sup> U.S. Real Estate annual point-to-point with cap	GMSV
Purchase payments \$250,000 and over	3.20%	7.75%	80%	8.50%	87.5% at 1%
Purchase payments under \$250,000	3.05%	7.50%	75%	8.25%	87.5% at 1%
<b>No MVA: Available in CA, IA, IN, MA, MN, MO, OH, PA, TX, UT, VA and WA</b>					
Purchase payments \$250,000 and over	3.10%	7.50%	75%	8.25%	87.5% at 1%
Purchase payments under \$250,000	2.95%	7.25%	70%	8.00%	87.5% at 1%

**Minimum Guarantees:** The guaranteed minimum declared rate is 1.25%. Annual point-to-point strategies with cap have a minimum cap guarantee of 1.25% for contract duration. S&P 500 Risk Control annual point-to-point strategy has 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 1.25%, less withdrawals and applicable charges. Guaranteed minimum declared rates, GMSV rates and caps are 1.50% in WA.

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

Rider	Charges	Features
<b>Income Keeper<sup>SM</sup></b>	0.50% of the benefit base amount, deducted from the account value	2% rollup credit, plus 100% of account value interest; charges refunded at death, if benefit period hasn't started
<b>IncomeDefender<sup>SM</sup></b>	0.85% of the benefit base amount, deducted from the account value	10% rollup credit, increasing payout percentages before income payments begin and charges refunded at death, if benefit period hasn't started

### State Availability and Variations

Index Achiever 7 not available in **NY**.

Income Keeper and IncomeDefender **not** available in states listed above.

**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.

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

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AssuranceSelect 7® Rates effective May 7, 2018	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	6.10% cap	60% par. rate	6.75% cap	100% at 1%
Purchase payments under \$100,000	2.60%	6.25% cap	5.85% cap	55% par. rate	6.25% cap	100% at 1%

AssuranceSelect 5® Rates effective May 7, 2018	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%	6.00% cap	8.25% cap	100% at 1%
Purchase payments under \$100,000	2.55%	5.75% cap	8.00% cap	100% at 1%

**Minimum Guarantees:** The guaranteed minimum declared rate is 1.25%. Annual monthly averaging with cap and annual point-to-point strategies with cap have a minimum cap guarantee of 1.25% for contract duration. S&P 500 Risk Control 1-year point-to-point strategy has 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 100% at 1.25%, less withdrawals and applicable charges, less the applicable early withdrawal charge rate multiplied by the account value. Guaranteed minimum declared rates, GMSV rates and caps are 1.50% in WA.

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
IncomeSecure®	0.95% of the benefit base amount, deducted from the account value	9% rollover credit, increasing payout percentages and charges refunded at death, if benefit period hasn't started
Inheritance Enhancer <sup>SM</sup>	0.95% of the death benefit base amount, deducted from the account value	8% rollover credit, refund of rider charges available in certain circumstances

#### State Availability and Variations

Products and riders available 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 <sup>®</sup> Plus Rates effective May 21, 2018	Declared rate	S&P 500 <sup>®</sup> 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
<b>Purchase payments \$100,000 and over</b>	3.20%	6.60%	70%	7.75%	70%	9.25%	87.5% at 1%
<b>Purchase payments under \$100,000</b>	3.00%	6.35%	65%	7.25%	65%	9.00%	87.5% at 1%
<b>No MVA: available in AK, CA, PA, UT and VA</b>							
<b>Purchase payments \$100,000 and over</b>	2.95%	6.25%	65%	7.50%	65%	9.00%	87.5% at 1%
<b>Purchase payments under \$100,000</b>	2.75%	6.00%	60%	7.00%	60%	8.75%	87.5% at 1%

AssuranceSelect 5 <sup>®</sup> Plus Rates effective May 21, 2018	Declared rate	S&P 500 <sup>®</sup> 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
<b>Purchase payments \$100,000 and over</b>	3.15%	6.50%	65%	7.65%	65%	9.15%	87.5% at 1%
<b>Purchase payments under \$100,000</b>	2.95%	6.25%	60%	7.15%	60%	8.90%	87.5% at 1%
<b>No MVA: available in AK, CA, PA, UT and VA</b>							
<b>Purchase payments \$100,000 and over</b>	2.90%	6.15%	60%	7.40%	60%	8.90%	87.5% at 1%
<b>Purchase payments under \$100,000</b>	2.70%	5.90%	55%	6.90%	55%	8.65%	87.5% at 1%

**Minimum Guarantees:** The guaranteed minimum declared rate is 1.25%. Annual point-to-point strategies with cap have a minimum cap guarantee of 1.25% 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 1.25%, minus withdrawals not including amounts applied to pay an early withdrawal charge a negative market value adjustment, or a rider charge. Guaranteed minimum declared rates, GMSV rates and caps are 1.50% in WA.

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
<b>IncomeSecure<sup>®</sup></b>	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
<b>Inheritance Enhancer<sup>SM</sup></b>	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 7 Plus and riders available in all states except: <b>NY and WA</b>
AssuranceSelect 5 Plus available in all states except: <b>NY and WA</b>
<b>MO:</b> Declared Rate Strategy not available with contracts that add the Inheritance Enhancer rider.
<b>MA:</b> Extended Care and Terminal Illness waivers not available.
<b>MA, MN, OR, UT and WA:</b> Residents are only permitted to purchase annuity products within their resident state.
<b>CO, NV and OH:</b> Inheritance Enhancer approved without Partial Refund of Rider Charges on Annuitization at Age 95 endorsement.
<b>AL, CO, IN, MA, NJ and OR:</b> 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<sup>®</sup>

## Fixed Annuity Rates

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



American Freedom Aspire <sup>SM</sup> 5 Rates effective October 22, 2018	Base rate	Eff. Yield	Guaranteed Escalating Rates				Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Purchase payments \$100,000 and over	3.05%	3.25%	3.15%	3.25%	3.35%	3.45%	1.00%
Purchase payments under \$100,000	2.90%	3.10%	3.00%	3.10%	3.20%	3.30%	1.00%

American Freedom Aspire <sup>SM</sup> 7 Rates effective October 22, 2018	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	3.15%	3.45%	3.25%	3.35%	3.45%	3.55%	3.65%	3.75%	1.00%
Purchase payments under \$100,000	3.05%	3.35%	3.15%	3.25%	3.35%	3.45%	3.55%	3.65%	1.00%

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**.

**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 October 22, 2018	Base rate	Eff. Yield	Guaranteed Escalating Rates				Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Purchase payments \$100,000 and over	3.00%	3.30%	3.15%	3.30%	3.45%	3.60%	1.00%
Purchase payments under \$100,000	2.80%	3.10%	2.95%	3.10%	3.25%	3.40%	1.00%
<b>No MVA: Available in IN, MN, MO, OH and VA</b>							
Purchase payments \$100,000 and over	2.80%	3.10%	2.95%	3.10%	3.25%	3.40%	1.00%
Purchase payments under \$100,000	2.55%	2.85%	2.70%	2.85%	3.00%	3.15%	1.00%

American Freedom Stars & Stripes 7 Rates effective October 22, 2018	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	2.60%	3.35%	2.85%	3.10%	3.35%	3.60%	3.85%	4.10%	1.00%
Purchase payments under \$100,000	2.50%	3.25%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	1.00%
<b>No MVA: Available in IN, MN, MO, OH and VA</b>									
Purchase payments \$100,000 and over	2.45%	3.20%	2.70%	2.95%	3.20%	3.45%	3.70%	3.95%	1.00%
Purchase payments under \$100,000	2.35%	3.10%	2.60%	2.85%	3.10%	3.35%	3.60%	3.85%	1.00%

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 <b>NY</b> .
<b>MN:</b> Non-renewal version of American Freedom Stars & Stripes 5 required.
<b>MS:</b> Non-renewal version of American Freedom Stars & Stripes 7 required.
<b>MD, RI, OR and WA:</b> Non-renewal version of both products required.
<b>MA:</b> Extended Care and Terminal Illness waivers not available.
<b>MA and OR:</b> State-specific marketing materials required.
<b>MA, MN, OR, UT and WA:</b> 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 May 1, 2018	Declared Rate	Growth Indexed Strategies Maximum Loss of 10% Each Term			Conserve Indexed Strategies Maximum Loss of 0% Each Term		
		S&P 500 <sup>®</sup> Max. Gain	SPDR Gold Max. Gain	iShares <sup>®</sup> U.S. Real Estate Max. Gain	S&P 500 <sup>®</sup> Max. Gain	SPDR Gold Max. Gain	iShares <sup>®</sup> U.S. Real Estate Max. Gain
Purchase payments \$250,000 and over	2.55%	11.00%	13.50%	19.50%	4.25%	5.00%	6.00%
Purchase payments under \$250,000	2.45%	10.50%	12.50%	17.50%	4.00%	4.75%	5.50%

Index Frontier 7 Effective May 1, 2018	Declared Rate	Growth Indexed Strategies Maximum Loss of 10% Each Term			Conserve Indexed Strategies Maximum Loss of 0% Each Term		
		S&P 500 <sup>®</sup> Max. Gain	SPDR Gold Max. Gain	iShares <sup>®</sup> U.S. Real Estate Max. Gain	S&P 500 <sup>®</sup> Max. Gain	SPDR Gold Max. Gain	iShares <sup>®</sup> U.S. Real Estate Max. Gain
Purchase payments \$250,000 and over	2.75%	11.50%	14.00%	20.00%	4.50%	5.25%	6.50%
Purchase payments under \$250,000	2.60%	11.00%	13.00%	18.00%	4.25%	5.00%	6.00%

**Declared Rate:** The guaranteed minimum declared rate is 1.25%

**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 <b>AK, NY and OR</b>
Index Frontier 7 not available in <b>AK, NY and OR</b>
<b>MO:</b> Declared Rate Strategy not available. State-specific marketing materials required.
<b>MA:</b> Extended Care and Terminal Illness waivers not available.
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