

Great American Life®
Fixed-Indexed Annuity Rates

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



AssuranceSelect 7® Rates effective December 21, 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	5.85% cap	60% par. rate	6.75% cap	100% at 1.50%
Purchase payments under \$100,000	2.60%	6.25% cap	5.60% cap	55% par. rate	6.25% cap	100% at 1.50%

AssuranceSelect 5® Rates effective December 21, 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%	5.75% cap	8.00% cap	100% at 1.50%
Purchase payments under \$100,000	2.55%	5.50% 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
<i>New joint income rider!</i> 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, IN, NJ, PA, VA 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 December 21, 2018	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%	6.35% cap	65% par. rate	7.75% cap	70% par. rate	9.00% cap	87.5% at 1.50%
Purchase payments under \$100,000	3.00%	6.10% cap	60% par. rate	7.25% cap	65% par. rate	8.75% cap	87.5% at 1.50%
No MVA: available in AK, CA, PA, UT and VA							
Purchase payments \$100,000 and over	2.95%	6.00% cap	60% par. rate	7.50% cap	65% par. rate	8.75% cap	87.5% at 1.50%
Purchase payments under \$100,000	2.75%	5.75% cap	55% par. rate	7.00% cap	60% par. rate	8.50% cap	87.5% at 1.50%

AssuranceSelect 5® Plus Rates effective December 21, 2018	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%	6.25% cap	60% par. rate	7.65% cap	65% par. rate	8.65% cap	87.5% at 1.50%
Purchase payments under \$100,000	2.95%	6.00% cap	55% par. rate	7.15% cap	60% par. rate	8.40% cap	87.5% at 1.50%
No MVA: available in AK, CA, PA, UT and VA							
Purchase payments \$100,000 and over	2.90%	5.90% cap	55% par. rate	7.40% cap	60% par. rate	8.40% cap	87.5% at 1.50%
Purchase payments under \$100,000	2.70%	5.65% cap	50% par. rate	6.90% cap	55% par. rate	8.15% 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
New joint income rider! IncomeDuo Select	1.05% of the benefit base amount, deducted from the account value	9% rollover credit and 10-year rollover period.
IncomeSecure®	0.95% of the benefit base amount, deducted from the account value	9% rollover 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% rollover 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, IN, NJ, PA, VA 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.

The S&P 500 Index and S&P 500 Average Daily Risk Control 10% Price Return Index are products of S&P Dow Jones Indices LLC ("SPDJI"), and have been licensed for use by Great American Life Insurance Company®, Standard & Poor's®, S&P®, SPDR®, S&P 500®, S&P 500 Average Daily Risk Control 10%™ and STANDARD & POOR'S DEPOSITORY RECEIPTS® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Great American Life Insurance Company. Great American Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index or the S&P 500 Average Daily Risk Control 10% Price Return Index.

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Great American Life[®]

Fixed Annuity Rates

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American Freedom Aspire SM 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%	1.50%
Purchase payments under \$100,000	2.90%	3.10%	3.00%	3.10%	3.20%	3.30%	1.50%

American Freedom Aspire SM 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%	1.50%
Purchase payments under \$100,000	3.05%	3.35%	3.15%	3.25%	3.35%	3.45%	3.55%	3.65%	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.

Products issued by Great American Life Insurance Company[®], member of Great American Insurance Group[®] (Cincinnati, Ohio) under contract form numbers P1463016NW and P1459715NW. Contract form numbers and features may vary by state. All guarantees based on the claims-paying ability of Great American Life. **For producer use only. Not for use in sales solicitation.**

Great American Life[®]

Fixed Annuity Rates

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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%	1.50%
Purchase payments under \$100,000	2.80%	3.10%	2.95%	3.10%	3.25%	3.40%	1.50%
No MVA: Available in IN, MN, MO, OH and VA							
Purchase payments \$100,000 and over	2.80%	3.10%	2.95%	3.10%	3.25%	3.40%	1.50%
Purchase payments under \$100,000	2.55%	2.85%	2.70%	2.85%	3.00%	3.15%	1.50%

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%	1.50%
Purchase payments under \$100,000	2.50%	3.25%	2.75%	3.00%	3.25%	3.50%	3.75%	4.00%	1.50%
No MVA: Available in IN, MN, MO, OH and VA									
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%

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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