

Index Protector 7

Fixed-Indexed Annuity Rates

Effective January 21, 2018

800-438-3398, ext. 11999



Modified Single Premium		Declared rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par rate
Index Protector 7 SM	Purchase payments \$250,000 and over	3.60%	80%	7.40%	9.00%	90%
	Purchase payments under \$250,000	3.50%	75%	7.25%	8.75%	90%
Index Protector 7 - No MVA Available in CA, IN, MN, MO, OH, PA, TX, UT and VA	Purchase payments \$250,000 and over	3.50%	75%	7.20%	8.75%	85%
	Purchase payments under \$250,000	3.40%	70%	7.10%	8.50%	80%

Riders	Charge	Features
Income Keeper SM	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
IncomeDefender SM	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

Easily track the performance of our strategies' underlying indices using their ticker symbols: S&P 500: **SPX**, S&P 500 Risk Control 10% Index: **SPXAV10P**, iShares U.S. Real Estate ETF: **IYR** and S&P U.S. Retiree Spending Index: **SPRETIRE**

Minimum Guarantees: The guaranteed minimum declared rate is 1.00%. Annual point-to-point strategies with a cap have a minimum cap guarantee of 1% for contract duration. Annual point-to-point strategies with a participation rate 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%, less withdrawals and applicable charges and adjustments.

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American Custom 10

Fixed-Indexed Annuity Rates

Effective January 7, 2018

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Modified Single Premium		Declared rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	GLD annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap
American Custom 10 SM	Purchase payments \$150,000 and over	1.90%	60%	5.00% cap	5.75%	6.00%
	Purchase payments under \$150,000	1.75%	55%	4.50% cap	5.50%	5.75%
American Custom 10 - No MVA Available in AK, CA, IN, MN, MO, OH, PA, TX, UT and VA	Purchase payments \$150,000 and over	1.90%	55%	4.80%	5.50%	5.75%
	Purchase payments under \$150,000	1.70%	45%	4.40%	5.25%	5.50%

Riders	Charges	Features
Cumulative Free-Withdrawal Option	0.25% of the account value, deducted from the account value	Clients can carry over unused portion of their contract's annual free withdrawal percentage, up to a maximum of 25% (20% maximum carryover plus 5% annual free withdrawal).
Legacy Income Option SM	0.90% of the benefit base amount, deducted from the account value	Rider benefit base is not reduced by protected withdrawals
Simple Income Option SM	1.05% of the benefit base amount, deducted from the account value	7% rollup credit and 10-year rollup period
Stacked Income Option SM	1.35% of the benefit base amount, deducted from the account value	4% rollup credit and 10-year rollup period, plus an amount equal to 100% of interest credited to the account value for the life of contract

Easily track the performance of our strategies' underlying indices using their ticker symbols: S&P 500: **SPX**, S&P 500 Risk Control 10% Index: **SPXAV10P**, iShares U.S. Real Estate ETF: **IYR** and SPDR Gold Shares ETF: **GLD**

Minimum Guarantees: The guaranteed minimum declared rate is 1.00%. Annual point-to-point strategies with cap have a minimum cap guarantee of 1% for contract duration. S&P 500 Risk Control annual 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 90% at 1%, less withdrawals and applicable charges and adjustments.

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Fixed-Indexed Annuity Rates

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Effective January 21, 2018

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Modified Single Premium		Declared rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P U.S. Retiree Spending annual point-to-point with par. rate	iShares® U.S. Real Estate annual point-to-point with cap	S&P 500 annual point-to-point with cap
American Landmark 5 SM	Purchase payments \$100,000 and over	3.00%	70%	75%	7.25%	6.10%
	Purchase payments under \$100,000	2.85%	65%	70%	7.00%	5.85%
American Landmark 5 SM - No MVA Available in: AK, CA, PA, UT and VA	Purchase payments \$100,000 and over	2.90%	65%	70%	7.00%	5.95%
	Purchase payments under \$100,000	2.75%	60%	65%	6.75%	5.60%
Safe Return SM		2.00%	50% (25% bailout rate)		6.00% cap (3.00% bailout cap)	5.00% (3.00% bailout cap)

Riders are not available with American Landmark 5 contracts.

Flexible Premium	Declared rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual point-to-point with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Bonus
American Legend® III	2.85%	65%	6.10% cap	2.25%	7.00%	6.50%	70%	
American Valor® 10	1.00%	50%	4.50% cap				65%	2.00% premium bonus in the first three contract years

A rider must be purchased with all American Valor 10 contracts.

S&P 500 Risk Control annual point-to-point with participation rate not available in OR for American Valor 10.

Riders	Charges	Features
IncomeSecure SM	0.95% of the benefit base amount, deducted from the account value	7% rollup credit, increasing payout percentages and charges refunded at death, if benefit period hasn't started
IncomeSustainer® Plus	1.35% of the benefit base amount, deducted from the account value	6% rollup credit, increasing payout percentages until income starts and enhanced death benefit options
Inheritance Enhancer SM	0.95% of the death benefit base amount, deducted from the account value	7% rollup credit, refund of rider charges available in certain circumstances

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Additional Purchase Payments: Safe Return and American Landmark 5 accept additional premium during the first two months of the contract. American Legend III and American Valor 10 accept additional purchase payments for the life of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6th or the 20th of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate.

Minimum Guarantees: The guaranteed minimum declared rate is 1.00%. Annual monthly averaging with cap, annual monthly sum with cap and annual point-to-point strategies with cap have a minimum cap guarantee of 1% for contract duration. Annual point-to-point strategies with participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. For American Legend III, American Valor 10 and Safe Return the guaranteed minimum surrender value is 100% at 1% less any withdrawals including early withdrawal charges and less an amount equal to the applicable early withdrawal charge rate multiplied by the account value. For American Landmark 5, the guaranteed minimum surrender value is 87.5% at 1%, less withdrawals and applicable charges and adjustments.

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Fixed Annuity Rates

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Effective February 5, 2018

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Multi-Year Guaranteed Escalating Rate		Base rate	FY bonus	FY rate	Eff. yield	Guaranteed escalating rates						Guar. min.
						Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	
SecureGain 5 SM	Purchase payments \$100,000 and over	2.65%	0.25%	2.90%	2.90%	2.75%	2.85%	2.95%	3.05%			1.00%
	Purchase payments under \$100,000	2.50%	0.25%	2.75%	2.75%	2.60%	2.70%	2.80%	2.90%			1.00%
SecureGain 5 - No MVA Available in CT, IN, MN, MO, OH and VA	Purchase payments \$100,000 and over	2.55%	0.25%	2.80%	2.80%	2.65%	2.75%	2.85%	2.95%			1.00%
	Purchase payments under \$100,000	2.45%	0.25%	2.70%	2.70%	2.55%	2.65%	2.75%	2.85%			1.00%
SecureGain 7 SM	Purchase payments \$100,000 and over	2.10%	1.00%	3.10%	2.99%	2.35%	2.60%	2.85%	3.10%	3.35%	3.60%	1.00%
	Purchase payments under \$100,000	2.00%	1.00%	3.00%	2.89%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%	1.00%
SecureGain 7 - No MVA Available in CT, IN, MN, MO, OH and VA	Purchase payments \$100,000 and over	2.05%	1.00%	3.05%	2.94%	2.30%	2.55%	2.80%	3.05%	3.30%	3.55%	1.00%
	Purchase payments under \$100,000	1.95%	1.00%	2.95%	2.84%	2.20%	2.45%	2.70%	2.95%	3.20%	3.45%	1.00%

Yield based on current interest rate with a first-year bonus and increasing base rate for the initial term. Escalating interest rates guaranteed for initial term.

Immediate Annuity	Sample Quote: \$100,000 for a 65-year old male in Ohio, Non-qualified (as of 12/11/17)	
	5-Yr Period Certain, EOP Monthly Pmts	10-Yr Period Certain, EOP Monthly Pmts
GALIC SPIA	\$1,673.66	\$890.48

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