

# Index Protector

Fee-Based Fixed-Indexed Annuity Rates from Great American Life®  
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Index Protector 7 <sup>SM</sup>	MVA Rates		No MVA Rates Only available in: CA, IN, MN, MO, OH, PA, TX, UT and VA	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared Rate				
S&P 500 1-year point-to-point with cap				
iShares U.S. Real Estate 1-year point-to-point with cap				
S&P 500 Risk Control 1-year point-to-point with par. rate				
S&P U.S. Retiree Spending 1-year point-to-point with par. rate				
iShares MSCI EAFE ETF 1-year point-to-point with cap				

Index Protector 5 MVA <sup>SM</sup>	MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared Rate		
S&P 500 1-year point-to-point with cap		
iShares U.S. Real Estate 1-year point-to-point with cap		
S&P 500 Risk Control 1-year point-to-point with par. rate		
S&P U.S. Retiree Spending 1-year point-to-point with par. rate		
iShares MSCI EAFE ETF 1-year point-to-point with cap		

Index Protector 4 <sup>SM</sup>	No MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared Rate		
S&P 500 1-year point-to-point with cap		
iShares U.S. Real Estate 1-year point-to-point with cap		
S&P 500 Risk Control 1-year point-to-point with par. rate		
S&P U.S. Retiree Spending 1-year point-to-point with par. rate		
iShares MSCI EAFE ETF 1-year point-to-point with cap		

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

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

**Additional purchase payments:** Accepts additional purchase payments during the first two months of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6th or 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. Rate lock does not apply to additional purchase payments received after the rate lock period at issue.

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