

Index ProtectorSM

Fee-Based Fixed-Indexed Annuity Rates from Great American Life[®]
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| Index Protector 7 Rates effective 7/21/2021 | MVA Rates | | No MVA Rates Only available in: CA, IN MN, MO, OH, PA, TX and UT | |
|--|--------------------------------------|---------------------------------------|---|---------------------------------------|
| | 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 | 2.35% | 2.25% | 2.25% | 2.15% |
| S&P 500 1-year point-to-point with cap | 5.50% | 5.25% | 5.25% | 5.15% |
| S&P 500 7-year cap lock annual point-to-point | 5.15% | 4.90% | 4.90% | 4.80% |
| iShares U.S. Real Estate 1-year point-to-point with cap | 6.75% | 6.50% | 6.00% | 5.75% |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 65% | 60% | 60% | 55% |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 80% | 75% | 70% | 65% |
| iShares U.S. MSCI EAFE ETF | 5.75% | 5.25% | 5.00% | 4.75% |

| Index Protector 5 MVA Rates effective 7/21/2021 | MVA Rates | |
|--|--------------------------------------|---------------------------------------|
| | Purchase payments \$250,000 and over | Purchase payments less than \$250,000 |
| Declared Rate | 2.30% | 2.20% |
| S&P 500 1-year point-to-point with cap | 5.00% | 4.75% |
| iShares U.S. Real Estate 1-year point-to-point with cap | 5.70% | 5.55% |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 60% | 55% |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 65% | 60% |
| iShares U.S. MSCI EAFE ETF | 5.25% | 4.85% |

| Index Protector 4 Rates effective 7/7/2020 | No MVA Rates | |
|--|--------------------------------------|---------------------------------------|
| | Purchase payments \$250,000 and over | Purchase payments less than \$250,000 |
| Declared Rate | 2.15% | 2.10% |
| S&P 500 1-year point-to-point with cap | 4.25% | 4.00% |
| iShares U.S. Real Estate 1-year point-to-point with cap | 5.00% | 4.90% |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 50% | 45% |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 60% | 55% |
| iShares U.S. MSCI EAFE ETF | 4.50% | 4.40% |

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** and iShares U.S. Real Estate ETF: **IYR**, S&P U.S. Retiree Spending Index: **SPRETIRE**, iShares U.S. MSCI EAFE ETF: **EFA**

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 beyond the original rate window specified in the contract.

Minimum Guarantees: The guaranteed minimum declared rate is 1.00%. Point-to-point strategies with a cap have a minimum cap guarantee of 1.00% for contract duration. 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.

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American Landmark[®]

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| American Landmark 3 Rates effective 7/21/2020 | MVA Rates | | No MVA Rates Only available in: AK, PA and UT | |
|---|--------------------------------------|---------------------------------------|--|---------------------------------------|
| | Purchase payments \$150,000 and over | Purchase payments less than \$150,000 | Purchase payments \$150,000 and over | Purchase payments less than \$150,000 |
| Declared Rate | 1.15% | 1.05% | 1.05% | 1.00% |
| S&P 500 1-year point-to-point with cap | 2.35% | 2.10% | 2.10% | 2.00% |
| iShares U.S. Real Estate 1-year point-to-point with cap | 2.20% | 2.10% | 2.10% | 2.00% |
| iShares MSCI EAFE ETF 1-year point-to-point with cap | 2.50% | 2.25% | 2.25% | 2.00% |

| American Landmark 5 Rates effective 7/21/2021 | MVA Rates | | No MVA Rates Only available in: AK, CA, PA and UT | |
|--|--------------------------------------|---------------------------------------|--|---------------------------------------|
| | Purchase payments \$100,000 and over | Purchase payments less than \$100,000 | Purchase payments \$100,000 and over | Purchase payments less than \$100,000 |
| Declared Rate | 1.60% | 1.50% | 1.35% | 1.30% |
| S&P 500 1-year point-to-point with cap | 4.05% | 3.80% | 3.70% | 3.50% |
| S&P 500 5-year cap lock annual point-to-point | 3.80% | 3.55% | 3.45% | 3.25% |
| iShares U.S. Real Estate 1-year point-to-point with cap | 4.05% | 3.80% | 3.65% | 3.15% |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 45% | 40% | 40% | 35% |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 55% | 50% | 50% | 45% |

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**, MSCI EAFE ETF: **EFA**

Minimum Guarantees: The guaranteed minimum declared rate is 1.00%. Point-to-point strategies with cap have a minimum cap guarantee of 1.00% for contract duration. 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. The guaranteed minimum surrender value is 87.5% at 1.00%, less withdrawals and applicable charges and adjustments.

Additional Purchase Payments: American Landmark 3 accepts additional premium during the first two months of the contract. The American Landmark 5 accepts additional premium during the first year 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. Rate lock does not apply to additional purchase payments received after the rate lock period at issue.

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American Legend[®]

Fixed-Indexed Annuity Rates from Great American Life[®]
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| American Legend 7 Rates effective 7/21/2021 | MVA Rates | | No MVA Rates Only available in: AK, CA, PA and UT | |
|--|---|--|--|--|
| | Purchase payments \$100,000 and over | Purchase payments less than \$100,000 | Purchase payments \$100,000 and over | Purchase payments less than \$100,000 |
| Declared Rate | 1.85% | 1.70% | 1.60% | 1.50% |
| S&P 500 1-year point-to-point with cap | 4.40% | 4.15% | 4.05% | 3.80% |
| S&P 500 7-year cap lock annual point-to-point | 4.05% | 3.80% | 3.70% | 3.45% |
| iShares U.S. Real Estate 1-year point-to-point with cap | 4.75% | 4.25% | 4.00% | 3.50% |
| S&P 500 monthly sum with cap | 1.85% | 1.60% | 1.60% | 1.35% |
| SPDR GLD 1-year point-to-point with cap | 5.00% | 4.75% | 4.50% | 4.25% |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 50% | 45% | 45% | 40% |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 65% | 60% | 55% | 50% |

| American Legend III Rates effective 7/7/2020 | Rates All purchase payments |
|--|--------------------------------|
| Declared Rate | 1.30% |
| S&P 500 1-year point-to-point with cap | 2.75% |
| iShares U.S. Real Estate 1-year point-to-point with cap | 3.05% |
| S&P 500 monthly sum with cap | 1.25% |
| SPDR GLD 1-year point-to-point with cap | 3.50% |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 35% |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 40% |

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**, S&P U.S. Retiree Spending Index: **SPRETIRE** and SPDR Gold Shares ETF: **GLD**

Additional Purchase Payments: American Legend III and Legend 7 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. Rate lock does not apply beyond the original rate window specified in the contract.

Minimum Guarantees: The guaranteed minimum declared rate is 1.00%. Point-to-point strategies with cap have a minimum cap guarantee of 1.00% for contract duration. 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 the guaranteed minimum surrender value is 100% at 1.00% 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 Legend 7 the guaranteed minimum surrender value is 87.5% at 1.00%, less withdrawals and applicable charges and adjustments.

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Premier Income Bonus[®] and Safe Return[®]

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| Premier Income Bonus Rates effective 7/21/2021 | MVA Rates | | No MVA Rates Only available in: AK, CA, PA and UT | | Bonus |
|--|---|--|--|--|---|
| | Purchase payments \$150,000 and over | Purchase payments less than \$150,000 | Purchase payments \$150,000 and over | Purchase payments less than \$150,000 | |
| Declared Rate | 1.80% | 1.70% | 1.65% | 1.55% | Built-in income rider offers 6% rider bonus, 6% rollover credits and 10-year rollover period. |
| S&P 500 1-year point-to-point with cap | 2.60% | 2.35% | 2.25% | 2.00% | |
| iShares U.S. Real Estate 1-year point-to-point with cap | 4.00% | 3.75% | 3.75% | 3.50% | |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 35% | 35% | 35% | 30% | |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 40% | 35% | 35% | 30% | |

| Safe Return Rates effective 3/7/2020 | Rates All purchase payments |
|---|--------------------------------|
| Declared Rate | 1.20% |
| S&P 500 1-year point-to-point with cap | 3.00% cap (3.00% bailout cap) |
| iShares U.S. Real Estate 1-year point-to-point with cap | 3.00% cap (3.00% bailout cap) |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 30% (25% bailout rate) |

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%. 1-year point-to-point strategies with cap have a minimum cap guarantee of 1.00% for contract duration. 1-year 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 Premier Income Bonus, the guaranteed minimum surrender value is 87.5% at 1.00%, less withdrawals and applicable charges and adjustments.

Additional Purchase Payments: Premier Income Bonus and Safe Return accept additional premium 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 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. Rate lock does not apply to additional purchase payments received after the rate lock period at issue.

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SecureGainSM and SPIA

Fixed Annuity Rates from Great American Life®

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| SecureGain 3 Rates effective 4/22/2021 | Interest rate for initial 3-year term | Guaranteed minimum rate |
|---|---------------------------------------|-------------------------|
| Purchase payments \$100,000 and over | 1.55% | 1.00% |
| Purchase payments under \$100,000 | 1.30% | 1.00% |
| No MVA available in: AK and UT | | |
| Purchase payments \$100,000 and over | 1.40% | 1.00% |
| Purchase payments under \$100,000 | 1.15% | 1.00% |

| SecureGain 5 Rates effective 7/21/2021 | Base rate | FY bonus | FY rate | Eff. yield | Guaranteed escalating rates | | | | Guar. min. |
|--|-----------|----------|---------|------------|-----------------------------|-------|-------|-------|------------|
| | | | | | Yr. 2 | Yr. 3 | Yr. 4 | Yr. 5 | |
| Purchase payments \$100,000 and over | 2.00% | 0.25% | 2.25% | 2.25% | 2.10% | 2.20% | 2.30% | 2.40% | 1.00% |
| Purchase payments under \$100,000 | 1.85% | 0.25% | 2.10% | 2.10% | 1.95% | 2.05% | 2.15% | 2.25% | 1.00% |
| No MVA available in: CT, IN, MN, MO and OH | | | | | | | | | |
| Purchase payments \$100,000 and over | 1.85% | 0.25% | 2.10% | 2.10% | 1.95% | 2.05% | 2.15% | 2.25% | 1.00% |
| Purchase payments under \$100,000 | 1.75% | 0.25% | 2.00% | 2.00% | 1.85% | 1.95% | 2.05% | 2.15% | 1.00% |

| SecureGain 7 Rates effective 7/21/2021 | 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 | |
| Purchase payments \$100,000 and over | 1.50% | 1.00% | 2.50% | 2.39% | 1.75% | 2.00% | 2.25% | 2.50% | 2.75% | 3.00% | 1.00% |
| Purchase payments under \$100,000 | 1.35% | 1.00% | 2.35% | 2.24% | 1.60% | 1.85% | 2.10% | 2.35% | 2.60% | 2.85% | 1.00% |
| No MVA available in: CT, IN, MN, MO and OH | | | | | | | | | | | |
| Purchase payments \$100,000 and over | 1.35% | 1.00% | 2.35% | 2.24% | 1.60% | 1.85% | 2.10% | 2.35% | 2.60% | 2.85% | 1.00% |
| Purchase payments under \$100,000 | 1.25% | 1.00% | 2.25% | 2.14% | 1.50% | 1.75% | 2.00% | 2.25% | 2.50% | 2.75% | 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.

| GALIC SPIA Immediate annuity | Sample Quote: \$100,000 for a 65-year old male in Ohio, Non-qualified (as of 7/24/19) | |
|---------------------------------|---|------------------------------------|
| | 5-Yr Period Certain, Monthly Pmts | 10-Yr Period Certain, Monthly Pmts |
| | \$1,684.78 | \$896.29 |

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