

Index ProtectorSM

Fee-Based Fixed-Indexed Annuity Rates from Great American Life[®]
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Index Protector 7 Rates effective 1/21/2022	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	2.35%	2.25%	2.25%	2.15%
S&P 500 1-year point-to-point with cap	6.00%	5.75%	5.75%	5.50%
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	100%	95%	85%	80%
iShares U.S. MSCI EAFE ETF	5.75%	5.50%	5.00%	4.75%

Index Protector 5 MVA Rates effective 1/21/22	MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
1-year declared rate	2.30%	2.20%
NEW! 5-year declared rate	2.30%	2.20%
S&P 500 1-year point-to-point with cap	5.90%	5.65%
iShares U.S. Real Estate 1-year point-to-point with cap	6.00%	5.80%
S&P 500 Risk Control 1-year point-to-point with par. rate	65%	60%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	85%	80%
iShares U.S. MSCI EAFE ETF	5.50%	5.10%

Index Protector 4 Rates effective 01/21/22	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	5.50%	5.25%
iShares U.S. Real Estate 1-year point-to-point with cap	5.50%	5.40%
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	5.50%	5.25%

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%. 1-year point-to-point strategies with a cap have a minimum cap guarantee of 1.10% 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.

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Advantage 5SM Advisory

Fixed Annuity Rates from Great American Life[®]



Advantage 5 Advisory Rates effective 12/6/21	Interest rate for initial 5-year term
Purchase payments \$250,000 and over	3.00%
Purchase payments under \$250,000	2.75%

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American Landmark[®]

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American Landmark 3 Rates effective 01/21/2022	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	1.25%	1.15%	1.15%	1.10%
S&P 500 1-year point-to-point with cap	3.75%	3.50%	3.50%	3.25%
iShares U.S. Real Estate 1-year point-to-point with cap	3.50%	3.25%	3.40%	3.10%
iShares MSCI EAFE ETF 1-year point-to-point with cap	3.50%	3.25%	3.25%	3.00%

American Landmark 5 Rates effective 1/21/2022	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	4.75%	4.50%	4.30%	4.00%
S&P 500 5-year cap lock annual point-to-point	4.25%	4.00%	3.75%	3.50%
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	65%	60%	55%	50%

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[®]

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American Legend 7 Rates effective 1/21/2022	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	4.90%	4.65%	4.40%	4.15%
S&P 500 7-year cap lock annual point-to-point	4.30%	4.05%	3.90%	3.65%
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 1/21/22	Rates All purchase payments
Declared Rate	1.30%
S&P 500 1-year point-to-point with cap	3.50%
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	50%

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 11/7/2021	Interest rate for initial 3-year term	Guaranteed minimum rate
Purchase payments \$100,000 and over	1.75%	1.00%
Purchase payments under \$100,000	1.50%	1.00%
No MVA available in: AK and UT		
Purchase payments \$100,000 and over	1.60%	1.00%
Purchase payments under \$100,000	1.35%	1.00%

SecureGain 5 Rates effective 11/7/2021	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	2.10%	0.25%	2.35%	2.35%	2.20%	2.30%	2.40%	2.50%	1.00%
Purchase payments under \$100,000	1.95%	0.25%	2.20%	2.20%	2.05%	2.15%	2.25%	2.35%	1.00%
No MVA available in: CT, IN, MN, MO and OH									
Purchase payments \$100,000 and over	1.95%	0.25%	2.20%	2.20%	2.05%	2.15%	2.25%	2.35%	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%

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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