

**Great American Life Insurance Company®**

For more information, call our Sales Desk at 800-438-3398, ext. 11999



Rates effective November 7, 2016

| American Custom 10 <sup>SM</sup>   | Current Declared Rate <sup>1</sup> | Indexed Strategies <sup>4</sup> |   |   | Notes/Other Features                      |
|--|------------------------------------|---------------------------------|---|---|---|
|  |                                    | Strategy Components             | S&P 500 Risk Control 1-Year Point-to-Point with Participation Rate <sup>5</sup> | S&P 500 1-Year Point-to-Point with Cap <sup>6</sup> |   |
| For purchase payments \$150,000 and over   | 1.70%                              | Cap                             |   | 4.75%   | 10-year early withdrawal charge schedule. |
|  |                                    | Par. Rate                       | 60%   |   |   |
| For purchase payments under \$150,000  | 1.60%                              | Cap                             |   | 4.50%   |   |
|  |                                    | Par. Rate                       | 55%   |   |   |
| Non-MVA<br>For purchase payments \$150,000 and over<br><i>Available in CA, IN, MN, MO, OH, PA, TX, UT and VA</i> | 1.70%                              | Cap                             |   | 4.75%   |   |
|  |                                    | Par. Rate                       | 55%   |   |   |
| Non-MVA<br>For purchase payments under \$150,000<br><i>Available in CA, IN, MN, MO, OH, PA, TX, UT and VA</i>    | 1.60%                              | Cap                             |   | 4.50%   |   |
|  |                                    | Par. Rate                       | 50%   |   |   |

<sup>1</sup> The guaranteed minimum declared rate is 1.00%.

<sup>2</sup> 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).

<sup>3</sup> The guaranteed minimum surrender value is 90% of purchase payments, less all withdrawals, net of any applicable early withdrawal charges or MVAs (but not including any withdrawal to pay rider charges), plus interest credited daily at the GMSV rate.

<sup>4</sup> Future indexed strategies could offer alternate options and rates.

<sup>5</sup> Guaranteed minimum participation rate of 5% for contract duration.

<sup>6</sup> Minimum cap guarantee of 1% for contract duration.

| State Approvals as of November 2, 2015                                     | Alabama | Alaska | Arizona | Arkansas | California | Colorado | Connecticut | Delaware | District of Columbia | Florida | Georgia | Hawaii | Idaho | Illinois | Indiana | Iowa | Kansas | Kentucky | Louisiana | Maine | Maryland | Massachusetts | Michigan | Minnesota | Mississippi | Missouri | Montana | Nebraska | Nevada | New Hampshire | New Jersey | New Mexico | North Carolina | North Dakota | Ohio | Oklahoma | Oregon | Pennsylvania | Rhode Island | South Carolina | South Dakota | Tennessee | Texas | Utah | Vermont | Virginia | Washington | West Virginia | Wisconsin | Wyoming |   |   |   |
|--|---------|--------|---------|----------|------------|----------|-------------|----------|----------------------|---------|---------|--------|-------|----------|---------|------|--------|----------|-----------|-------|----------|---------------|----------|-----------|-------------|----------|---------|----------|--------|---------------|------------|------------|----------------|--------------|------|----------|--------|--------------|--------------|----------------|--------------|-----------|-------|------|---------|----------|------------|---------------|-----------|---------|---|---|---|
| <b>American Custom 10<sup>SM</sup></b><br><i>P1104314NW and P1104414NW</i> | •       | •      | •       | •        | □          | •        | •           | •        | •                    | •       | •       | •      | •     | □        | ◇       | •    | •      | •        | •         | •     | W        | •             | □        | •         | ◇           | •        | •       | •        | •      | •             | •          | •          | □              | •            | ◇    | □        | •      | •            | •            | •              | •            | •         | •     | •    | •       | •        | •          | •             |           |         |   |   |   |
| <b>Simple Income Option</b><br><i>R6047014NW</i>                           | •       | •      | •       | •        | •          | •        | •           | •        | •                    | •       | •       | •      | •     | •        | •       | •    | •      | •        | •         | •     | •        | •             | •        | •         | •           | •        | •       | •        | •      | •             | •          | •          | •              | •            | •    | •        | •      | •            | •            | •              | •            | •         | •     | •    | •       | •        | •          | •             | •         | •       | • |   |   |
| <b>Stacked Income Option</b><br><i>R6046914NW</i>                          | •       | •      | •       | •        | •          | •        | •           | •        | •                    | •       | •       | •      | •     | •        | •       | •    | •      | •        | •         | •     | •        | •             | •        | •         | •           | •        | •       | •        | •      | •             | •          | •          | •              | •            | •    | •        | •      | •            | •            | •              | •            | •         | •     | •    | •       | •        | •          | •             | •         | •       | • | • |   |
| <b>Cumulative Free-Withdrawal Option</b><br><i>R6046814NW</i>              | •       | •      | •       | •        | •          | •        | •           | •        | •                    | •       | •       | •      | •     | •        | •       | •    | •      | •        | •         | •     | •        | •             | •        | •         | •           | •        | •       | •        | •      | •             | •          | •          | •              | •            | •    | •        | •      | •            | •            | •              | •            | •         | •     | •    | •       | •        | •          | •             | •         | •       | • | • | • |
| <b>Legacy Income Option</b><br><i>R6049614NW</i>                           | •       | •      | •       | •        | •          | •        | •           | •        | •                    | •       | •       | •      | •     | •        | •       | •    | •      | •        | •         | •     | •        | •             | •        | •         | •           | •        | •       | •        | •      | •             | •          | •          | •              | •            | •    | •        | •      | •            | •            | •              | •            | •         | •     | •    | •       | •        | •          | •             | •         | •       | • | • | • |
| <b>NAIC Training Required</b>  | R       |        |         | R        | R          | R        | R           | R        | R                    | R       | R       | R      | R     | R        | R       | R    | R      | R        | R         | R     | R        | R             | R        | R         |             | R        | R       | R        |        | R             | R          |            | R              | R            |      | R        | R      | R            | R            | R              | R            |           | R     | R    | R       | R        | R          | R             | R         | R       | R |   |   |

• Product approved for sale.  
 □ Non-MVA product approved for sale.  
 W Extended Care and Terminal Illness waivers not available.  
 ◇ Product approved with state-specific marketing material.  
 R 2010 NAIC Suitability in Annuity Transactions Model Regulation adopted. New business from these states will be rejected and returned if required training is not completed.

For more information, call our Sales Support team at 800-438-3398, ext. 11999.

| Modified Single Premium  | Declared Rate Strategy  | Indexed Strategies   |   |                                     | Other Features   |                                     |                                       |                        |   |
|--|---|--|---|-------------------------------------|--|-------------------------------------|---------------------------------------|------------------------|---|
|  | Current Declared Rate   | Strategy Components  | S&P 500 Risk Control 1-Year Point-to-Point w/ Par. Rate | S&P 500 1-Year Point-to-Point w/Cap |  |                                     |                                       |                        |   |
| <b>Safe Outlook</b><br>For purchase payments \$100,000 and over        | 1.90%   | Participation Rate/Cap   | 50%   | 4.75%                               | 6-year early withdrawal charge schedule.                     |                                     |                                       |                        |   |
|  |   | Bailout Rate   | 25%   | 3.00%                               |  |                                     |                                       |                        |   |
| <b>Safe Outlook®</b><br>For purchase payments under \$100,000          | 1.80%   | Participation Rate/Cap   | 45%   | 4.50%                               | 6-year early withdrawal charge schedule.                     |                                     |                                       |                        |   |
|  |   | Bailout Rate   | 25%   | 3.00%                               |  |                                     |                                       |                        |   |
| <b>Safe Return<sup>SM</sup></b>  | 1.00%   | Participation Rate/Cap   | 55%   | 4.75%                               | Return of premium; 10-year early withdrawal charge schedule. |                                     |                                       |                        |   |
|  |   | Bailout Rate   | 25%   | 3.00%                               |  |                                     |                                       |                        |   |
| Flexible Premium   | Declared Rate Strategy  | Indexed Strategies   |   |                                     |  |                                     |                                       | Notes / Other Features |   |
|  | Current Declared Rate   | Strategy Components  | S&P 500 Risk Control 1-Year Point-to-Point w/ Par. Rate | S&P 500 1-Year Mo. Sum w/Cap        | S&P 500 1-Year Mo. Avg. w/Cap                                | S&P 500 1-Year Point-to-Point w/Cap | S&P 500 18-Month Point-to-Point w/Cap |                        | GLD 1-Year Point-to-Point w/Cap   |
| <b>American Legend® III</b>  | 2.00%   | Cap  |   | 2.00%                               |  | 5.25%                               | 7.00%                                 | 5.50%                  | 7-year early withdrawal charge schedule; S&P 500 18-month point-to-point with cap indexed strategy not available in NJ or NH; S&P 500 Risk Control 1-year point-to-point with participation rate indexed strategy not available in HI |
|  |   | Participation Rate   |   | 60%                                 |  |                                     |                                       |                        |   |
| <b>American Valor® 10</b>  | 1.00%   | Cap  |   |                                     | 5.00%  | 5.00%                               |                                       |                        | 2.00% premium bonus in the first three contract years; 10-year early withdrawal charge schedule; S&P 500 Risk Control 1-year point-to-point with participation rate indexed strategy not available in OR                              |
|  |   | Participation Rate   |   | 60%                                 |  |                                     |                                       |                        |   |
| FIA Riders   | Charges   | Features   |   |                                     |  |                                     |                                       |                        |   |
| <b>IncomeSecure<sup>SM</sup></b><br><i>Income rider</i>                | 0.95% of the benefit base amount, deducted from the account value | 7% rollup credit, increasing payout percentages and rider charges refunded at death if benefit period hasn't started |   |                                     |  |                                     |                                       |                        |   |
| <b>Inheritance Enhancer<sup>SM</sup></b><br><i>Death benefit rider</i> | 0.95% of death benefit base, deducted from account value          | 7% rollup credit, refund of rider charges available in certain circumstances   |   |                                     |  |                                     |                                       |                        |   |
| <b>IncomeSustainer® Plus</b><br><i>Income and death benefit rider</i>  | 1.35% of the benefit base amount, deducted from the account value | 6% rollup credit, increasing payout percentages and enhanced death benefit options                                   |   |                                     |  |                                     |                                       |                        |   |

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

**Additional Purchase Payments:** Safe Outlook and Safe Return 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%. 1-year monthly averaging with cap, 1-year monthly sum with cap and point-to-point strategies with cap have a minimum cap guarantee of 1% for contract duration. 18-month point-to-point strategy has a minimum cap guarantee of 1.5% 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.

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 Safe Outlook, the guaranteed minimum surrender value is 90% at 1% less any withdrawals including early withdrawal charges.

Products not available in all states. Rates, state availability and product information for all products, including retired products, can be found on the secured website.

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**Great American Life Insurance Company®**  
**Fixed Annuities**



Interest rates as of November 17, 2016

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| Single Premium  |                                      | Base Rate  |         | Guar. Min. | Effective Yield & Rate Features   |  |       |  |       |       |       | Notes      |                                      |
|---|--------------------------------------|--|---------|------------|---|--|-------|--|-------|-------|-------|------------|--------------------------------------|
| Secure American®<br>7-year early withdrawal charge schedule |                                      | 1.65% AV <sup>1</sup><br>1.65% SV <sup>1</sup>                                     |         | 1.00%      | 2.67% eff. yield<br>Annuitization bonus: 1.00% of the amount annuitized added to the account value for each completed contract yr, up to 10% <sup>2</sup> |  |       |  |       |       |       |            |                                      |
| Multi-Year Guaranteed Escalating Rate                       |                                      | Base Rate  | FY Rate | FY Bonus   | Effective Yield <sup>3</sup>  | Guaranteed Escalating Rates <sup>4</sup> |       |  |       |       |       | Guar. Min. | Notes                                |
|   |                                      |  |         |            |   | Yr. 2                                    | Yr. 3 | Yr. 4                                  | Yr. 5 | Yr. 6 | Yr. 7 |            |                                      |
| SecureGain 5 <sup>SM</sup>                                  | Purchase payments under \$100,000    | 1.85%  | 2.10%   | 0.25%      | 2.10%   | 1.95%                                    | 2.05% | 2.15%                                  | 2.25% | -     | -     | 1.00%      |                                      |
|   | Purchase payments \$100,000 and over | 2.00%  | 2.25%   | 0.25%      | 2.25%   | 2.10%                                    | 2.20% | 2.30%                                  | 2.40% | -     | -     | 1.00%      |                                      |
| SecureGain 7 <sup>SM</sup>                                  | Purchase payments under \$100,000    | 1.45%  | 2.45%   | 1.00%      | 2.34%   | 1.70%                                    | 1.95% | 2.20%                                  | 2.45% | 2.70% | 2.95% | 1.00%      |                                      |
|   | Purchase payments \$100,000 and over | 1.55%  | 2.55%   | 1.00%      | 2.44%   | 1.80%                                    | 2.05% | 2.30%                                  | 2.55% | 2.80% | 3.05% | 1.00%      |                                      |
| Multi-Year Guaranteed Escalating Rate                       |                                      | Base Rate  | FY Rate | FY Bonus   | Effective Yield <sup>3</sup>  | Guaranteed Escalating Rates <sup>4</sup> |       |  |       |       |       | Guar. Min. | Notes                                |
|   |                                      |  |         |            |   | Yr. 2                                    | Yr. 3 | Yr. 4                                  | Yr. 5 | Yr. 6 | Yr. 7 |            |                                      |
| SecureGain 5 - No MVA                                       | Purchase payments under \$100,000    | 1.80%  | 2.05%   | 0.25%      | 2.05%   | 1.90%                                    | 2.00% | 2.10%                                  | 2.20% | -     | -     | 1.00%      | Available in CT, IN, MN, MO, OH & VA |
|   | Purchase payments \$100,000 and over | 1.90%  | 2.15%   | 0.25%      | 2.15%   | 2.00%                                    | 2.10% | 2.20%                                  | 2.30% | -     | -     | 1.00%      |                                      |
| SecureGain 7 - No MVA                                       | Purchase payments under \$100,000    | 1.40%  | 2.40%   | 1.00%      | 2.29%   | 1.65%                                    | 1.90% | 2.15%                                  | 2.40% | 2.65% | 2.90% | 1.00%      |                                      |
|   | Purchase payments \$100,000 and over | 1.50%  | 2.50%   | 1.00%      | 2.39%   | 1.75%                                    | 2.00% | 2.25%                                  | 2.50% | 2.75% | 3.00% | 1.00%      |                                      |
| Immediate Annuity   |                                      | Sample Quote: \$100,000 for a 65-year old male in Ohio, Non-qualified <sup>5</sup> |         |            |   |  |       |  |       |       |       |            |                                      |
| GALIC Single Premium Immediate Annuity                      |                                      | 5-Yr Period Certain, EOP Monthly Pmts  |         |            |   |  |       | 10-Yr Period Certain, EOP Monthly Pmts |       |       |       |            |                                      |
|   |                                      | \$1,666.67   |         |            |   |  |       | \$875.16                               |       |       |       |            |                                      |

<sup>1</sup> AV is used to calculate annuity benefit payments for annuitization periods of at least seven years or life. Upon death of the owner, the death benefit will equal the AV. Net SV is available for withdrawals, full surrenders and annuitizations less than seven years.

<sup>2</sup>Yield based on 1.65% AV rate, 1.00% available portion of 10% annuitization bonus (available starting in contract year two) and 0.02% interest on available portion of bonus at the rate of 1.65%. Annuitization bonus is not available if contract is annuitized for less than seven years.

<sup>3</sup> Yield based on current interest rate with a first-year bonus and increasing base rate for the initial term.

<sup>4</sup> Escalating interest rates guaranteed for initial term.

<sup>5</sup> SPIA rates are as of 2/5/16. Log into www.GAIGannuities.com and look under Business Building then Sales Tools for an illustration.

Products not available in all states. Rates, state availability and product information for all products, including retired products, can be found on the secured website.

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# Index Protector 7

## Fixed-Indexed Annuity Rates

Effective November 7, 2016

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|   | Declared rate <sup>1</sup> | S&P 500 <sup>®</sup> annual point-to-point with cap <sup>2</sup> | S&P 500 Risk Control annual point-to-point with par. rate <sup>3</sup> | GMSV <sup>4</sup> |
|---|----------------------------|--|--|-------------------|
| Purchase payments \$250,000 and over                    | 3.00%                      | 6.75%  | 80%  | 87.5% at 1%       |
| Purchase payments under \$250,000                       | 2.90%                      | 6.60%  | 75%  | 87.5% at 1%       |
| <b>No MVA</b>   |                            |  |  |                   |
| <i>Available in CA, IN, MN, MO, OH, PA, TX &amp; UT</i> |                            |  |  |                   |
| Purchase payments \$250,000 and over                    | 2.90%                      | 6.60%  | 75%  | 87.5% at 1%       |
| Purchase payments under \$250,000                       | 2.80%                      | 6.50%  | 70%  | 87.5% at 1%       |

The interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

<sup>1</sup> The guaranteed minimum declared rate is 1.00%.

<sup>2</sup> Minimum cap guarantee of 1.00% for contract duration.

<sup>3</sup> Guaranteed minimum participation rate of 5% for contract duration.

<sup>4</sup> The guaranteed minimum surrender value is 87.5% at 1%, less withdrawals and applicable charges.

| Rider                       | Charges   | Features   |
|-----------------------------|---|--|
| Income Keeper <sup>SM</sup> | 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 |

**Index Protector 7 not available in DE, HI, NM or NY.**

**Income Keeper not available in states listed above, plus WA.**

### State Variations

**Alaska:** GMSV is 90% at 1%, less withdrawals and applicable charges. State-specific marketing materials required.

*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<sup>®</sup>. Standard & Poor's<sup>®</sup>, S&P<sup>®</sup>, S&P 500<sup>®</sup> and S&P 500 Average Daily Risk Control 10%<sup>™</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> 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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