

Great American Life Insurance Company®
Fixed-Indexed Annuities



- Safe Return and American Valor 10 rates effective October 27, 2014.
- Safe Outlook and American Legend III rates effective November 21, 2014.

For more information, call our Sales Support team at (800) 438.3398, ext. 11999.

Modified Single Premium ¹	Declared Rate Strategy ²				Indexed Strategies ³			Other Features			
	Current Declared Rate	Holding Acct. (Pur. Payment Acct.) Rate	FY Eff. Yield	Guar. Min. Surrender Value ⁴	Strategy Components	S&P 500 1-Year Monthly Avg. w/Cap	S&P 500 1-Year Point-to-Point				
Safe Outlook® For purchase payments under \$100,000 <i>6-year early withdrawal charge schedule</i>	1.70%	1.70%	1.70%	90% at 1%	Cap	4.25%	4.00%				
					Bailout Cap	3.75%	3.50%				
Safe Outlook For purchase payments \$100,000 and over <i>6-year early withdrawal charge schedule</i>	1.80%	1.80%	1.80%	90% at 1%	Cap	4.75%	4.50%				
					Bailout Cap	4.25%	4.00%				
Safe ReturnSM <i>10-year early withdrawal charge schedule</i>	1.00%	1.00%	1.00%	100% at 1%	Cap	4.50%	4.25%	Return of premium			
					Bailout Cap	3.00%	3.00%				
Flexible Premium ⁵	Declared Rate Strategy ²				Indexed Strategies ⁶						Notes / Other Features
	Current Declared Rate	Holding Acct. (Pur. Payment Acct.) Rate	FY Eff. Yield	Guar. Min. Surrender Value ⁷	Strategy Components	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	S&P 500 18-Month Point-to-Point ⁸	GLD 1-Year Point-to-Point	
American Legend® III <i>7-year early withdrawal charge schedule</i>	1.75%	1.75%	1.75%	100% at 1%	Cap	2.00%		4.75%	7.75%	5.50%	S&P 500 18-month point-to-point strategy not available in NJ or NH
American Valor® 10 <i>10-year early withdrawal charge schedule</i>	1.00%	1.00%	3.02% ⁹	100% at 1%	Index Spread		0%	0%			BONUS 2.00% premium bonus in the first three contract years. ¹⁰
					Par. Rate		100%	100%			
					Cap		4.50%	4.00%			
FIA Riders	Charges				Features						
IncomeSecureSM <i>Income rider</i>	0.85% of the benefit base amount, deducted from the account value				10% rollup credit, increasing payout percentages and charges refunded at death, if benefit period hasn't started						
Inheritance EnhancerSM <i>Death benefit rider</i>	0.85% of death benefit base, deducted from account value				9% rollup credit, refund of rider charges available in certain circumstances						
IncomeSustainer® Plus <i>Income and death benefit rider</i>	1.25% of the benefit base amount, deducted from the account value				8% rollup credit, increasing payout percentages and enhanced death benefit options						

Please visit the secured web site for Oregon rate information.

¹ Accepts 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).

² The guaranteed minimum declared rate is 1.00%.

³ Future Indexed Strategies could offer alternate options and rates. 1-year monthly averaging with cap and point-to-point strategies have guaranteed 100% participation rates and 0% index factor and a minimum cap guarantee of 1% for contract duration.

⁴ For Safe Return, the guaranteed minimum surrender value is 100% at 1% less any withdrawals and 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.

⁵ Contracts will be issued upon receipt of purchase payment. 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).

⁶ Future Indexed Strategies could offer alternate options and rates. 1-year strategies 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. If applicable, strategies have a guaranteed 100% participation rate and 0% index spread.

⁷ For American Legend III and American Valor 10, the guaranteed minimum surrender value is 100% at 1% less any withdrawals and the applicable early withdrawal charge rate multiplied by the account value. For American Legend II, the guaranteed minimum surrender value is 100% at 1%, less early withdrawal charges that would apply to a full surrender.

⁸ S&P 500 18-month point-to-point strategy not available in New Jersey or New Hampshire.

⁹ Yield based on current interest rate with premium bonus.

¹⁰ Referred to as purchase payment bonus in the contract.

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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Rates effective October 13, 2014

American Custom 10 SM	Current Declared Rate ¹	Holding Acct. (purchase payment acct.) Rate ²	Guar. Min. Surrender Value ³	Indexed Strategies ⁴			
				Strategy Components	S&P 500 1-Year Point-to-Point with Participation Rate ⁵	S&P 500 1-Year Point-to-Point with Cap ⁶	SPDR GLD 1-Year Point-to-Point with Cap ⁶
For purchase payments \$150,000 and over	1.60%	1.60%	90% at 1%	Cap		4.25%	4.75%
				Par. Rate	45%		
For purchase payments under \$150,000	1.50%	1.50%	90% at 1%	Cap		4.00%	4.50%
				Par. Rate	40%		
Non-MVA <i>Available in CA, IN, OH, PA and TX</i>	1.40%	1.40%	90% at 1%	Cap		4.00%	4.25%
				Par. Rate	40%		

¹ The guaranteed minimum declared rate is 1.00%.

² 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).

³ 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.

⁴ Future indexed strategies could offer alternate options and rates.

⁵ Guaranteed minimum participation rate of 10% for contract duration.

⁶ Minimum cap guarantee of 1% for contract duration.

State Approvals as of November 17, 2014	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								
American Custom 10SM <i>P1104314NW and P1104414NW</i>	•	•	•	□	•	•	•	•	•	•	•	•	•	□	•	•	•	•	•	•	W	•	•	□	•	•	•	•	•	•	•	□	•	◇	□	•	•	•	•	•	•	•	•	•	•	•	•	•	•									
Simple Income Option <i>R6047014NW</i>	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•				
Stacked Income Option <i>R6046914NW</i>	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		
Cumulative Free-Withdrawal Option <i>R6046814NW</i>	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
NAIC Training Required	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.

Great American Life Insurance Company®
Fixed Annuities



Rates as of June 2, 2014

For more information, call our Sales Support team at (800) 438.3398, ext. 11999.

Single Premium		Base Rate		Guar. Min.	Effective Yield & Rate Features							Notes	
Secure American® 7-year early withdrawal charge schedule		1.40% AV ¹ 1.40% SV ¹		1.00%	2.42% eff. yield Annuitization bonus: 1.00% of the amount annuitized added to the account value for each completed contract yr, up to 10% ²								
Multi-Year Guaranteed Escalating Rate		Base Rate	FY Rate	FY Bonus	Effective Yield ³	Guaranteed Escalating Rates ⁴						Guar. Min.	Notes
SecureGain 5 SM	Purchase payments under \$100,000	1.60%	1.85%	0.25%	1.85%	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	1.00%	Available in CT, IN, MN, MO, OH & VA
	Purchase payments \$100,000 and over	1.70%	1.95%	0.25%	1.95%	1.70%	1.80%	1.90%	2.00%	-	-	1.00%	
SecureGain 7 SM	Purchase payments under \$100,000	1.30%	2.30%	1.00%	2.19%	1.55%	1.80%	2.05%	2.30%	2.55%	2.80%	1.00%	
	Purchase payments \$100,000 and over	1.40%	2.40%	1.00%	2.29%	1.65%	1.90%	2.15%	2.40%	2.65%	2.90%	1.00%	
Multi-Year Guaranteed Escalating Rate		Base Rate	FY Rate	FY Bonus	Effective Yield ³	Guaranteed Escalating Rates ⁴						Guar. Min.	Notes
SecureGain 5 - No MVA	Purchase payments under \$100,000	1.40%	1.65%	0.25%	1.65%	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	1.00%	Available in CT, IN, MN, MO, OH & VA
	Purchase payments \$100,000 and over	1.50%	1.75%	0.25%	1.75%	1.50%	1.60%	1.70%	1.80%	1.90%	-	-	
SecureGain 7 - No MVA	Purchase payments under \$100,000	1.20%	2.20%	1.00%	2.09%	1.45%	1.70%	1.95%	2.20%	2.45%	2.70%	1.00%	
	Purchase payments \$100,000 and over	1.30%	2.30%	1.00%	2.19%	1.55%	1.80%	2.05%	2.30%	2.55%	2.80%	1.00%	
Immediate Annuity		Sample Quote: \$100,000 for a 65-year old male in Ohio, Non-qualified ⁵											
GALIC Single Premium Immediate Annuity		5-Yr Period Certain, EOP Monthly Pmts					10-Yr Period Certain, EOP Monthly Pmts						
		\$1,666.67					\$872.58						

¹ 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.

² Yield based on 1.40% 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 1.40%. Annuitization bonus is not available if contract is annuitized for less than seven years.

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

⁴ Escalating interest rates guaranteed for initial term.

⁵ SPIA rates are as of 2/10/14. 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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