

Renewals: When Consistency Counts

Great American Life Insurance Company® offers quality products and financial strength to help you reach your retirement goals. We are proud to be rated “A” (Excellent) by A.M. Best and “A+” by Standard & Poor’s. With roots dating back to 1872, we are committed to remaining a strong and stable company you can rely on for years to come.

A fixed-indexed annuity offers multiple interest crediting strategies that help protect your retirement savings from loss while providing the opportunity for growth. A declared rate strategy credits a fixed rate of interest, while indexed strategies credit indexed interest that is based, in part, on changes in an external index. Indexed interest is limited by a cap, which is the maximum amount of interest that will be credited for a term.

Declared rates and caps are set at the start of each term and guaranteed for that term. Below is a history of renewal rates and caps for the AssuranceSelect 7® fixed-indexed annuity.

AssuranceSelect 7 Renewal History For First Quarter 2013-2019

Issue Sweep Date	Purchase Payment Amount	Fixed Account (Declared Rate Strategy)								S&P 500® Annual Point-to-Point (Indexed Strategy)								S&P 500® Monthly Averaging (Indexed Strategy)							
		Initial Rate	Renewal Rates							Initial Cap	Renewal Caps							Initial Cap	Renewal Caps						
			2013	2014	2015	2016	2017	2018	2019		2013	2014	2015	2016	2017	2018	2019		2013	2014	2015	2016	2017	2018	2019
1/6/12	All	1.80%	1.80%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
2/6/12	All	1.80%	1.80%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
3/6/12	All	1.80%	1.80%	1.80%	1.70%	1.70%	1.70%	1.70%	1.70%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
1/6/13	<\$175k	1.15%	N/A	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	3.75%	N/A	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	4.00%	N/A	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
	>\$175k	1.25%	N/A	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	4.00%	N/A	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.25%	N/A	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
2/6/13	<\$175k	1.15%	N/A	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	3.75%	N/A	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	4.00%	N/A	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
	>\$175k	1.25%	N/A	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	4.00%	N/A	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.25%	N/A	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
3/6/13	<\$175k	1.15%	N/A	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	3.75%	N/A	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	4.00%	N/A	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
	>\$175k	1.25%	N/A	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	4.00%	N/A	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.25%	N/A	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
1/6/14	<\$175k	1.40%	N/A	N/A	1.40%	1.40%	1.40%	1.40%	1.40%	5.10%	N/A	N/A	5.10%	5.10%	5.10%	5.10%	4.75%	5.75%	N/A	N/A	5.75%	5.75%	5.25%	5.25%	4.90%
	>\$175k	1.50%	N/A	N/A	1.50%	1.50%	1.50%	1.50%	1.50%	5.35%	N/A	N/A	5.35%	5.35%	5.35%	5.35%	5.00%	6.00%	N/A	N/A	6.00%	6.00%	5.50%	5.50%	5.15%
2/6/14	<\$175k	2.05%	N/A	N/A	2.05%	2.00%	2.00%	2.00%	2.00%	5.50%	N/A	N/A	5.50%	5.25%	5.00%	5.00%	4.65%	6.00%	N/A	N/A	6.00%	5.75%	5.25%	5.25%	4.90%
	>\$175k	2.15%	N/A	N/A	2.15%	2.10%	2.10%	2.10%	2.10%	5.75%	N/A	N/A	5.75%	5.50%	5.50%	5.50%	5.15%	6.50%	N/A	N/A	6.50%	6.25%	5.75%	5.75%	5.40%
3/6/14	<\$175k	2.05%	N/A	N/A	2.05%	2.00%	2.00%	2.00%	2.00%	5.50%	N/A	N/A	5.50%	5.25%	5.00%	5.00%	4.65%	6.00%	N/A	N/A	6.00%	5.75%	5.25%	5.25%	4.90%
	>\$175k	2.15%	N/A	N/A	2.15%	2.10%	2.10%	2.10%	2.10%	5.75%	N/A	N/A	5.75%	5.50%	5.50%	5.50%	5.15%	6.50%	N/A	N/A	6.50%	6.25%	5.75%	5.75%	5.40%

Information shown is not a guarantee or representation of future renewal cap or declared interest rate decisions. Please see the back page for additional information.

AssuranceSelect 7 Renewal History for First Quarter 2013-2019 (Continued)

Issue Sweep Date	Purchase Payment Amount	Fixed Account (Declared Rate Strategy)								S&P 500® Annual Point-to-Point (Indexed Strategy)								S&P 500® Monthly Averaging (Indexed Strategy)							
		Initial Rate	Renewal Rates							Initial Cap	Renewal Caps							Initial Cap	Renewal Caps						
			2013	2014	2015	2016	2017	2018	2019		2013	2014	2015	2016	2017	2018	2019		2013	2014	2015	2016	2017	2018	2019
1/6/15	<\$100k	1.70%	N/A	N/A	N/A	1.70%	1.70%	1.70%	1.70%	4.75%	N/A	N/A	N/A	4.75%	4.75%	4.75%	4.40%	5.00%	N/A	N/A	N/A	5.00%	5.00%	5.00%	4.65%
	>\$100k	1.80%	N/A	N/A	N/A	1.80%	1.80%	1.80%	1.80%	5.00%	N/A	N/A	N/A	5.00%	5.00%	5.00%	4.65%	5.50%	N/A	N/A	N/A	5.50%	5.50%	5.50%	5.15%
2/6/15	<\$100k	1.55%	N/A	N/A	N/A	1.55%	1.55%	1.55%	1.55%	4.00%	N/A	N/A	N/A	4.00%	4.00%	4.00%	3.75%	4.25%	N/A	N/A	N/A	4.25%	4.25%	4.25%	3.90%
	>\$100k	1.65%	N/A	N/A	N/A	1.65%	1.65%	1.65%	1.65%	4.25%	N/A	N/A	N/A	4.25%	4.25%	4.25%	4.00%	4.75%	N/A	N/A	N/A	4.75%	4.75%	4.75%	4.40%
3/6/15	<\$100k	1.55%	N/A	N/A	N/A	1.55%	1.55%	1.55%	1.55%	4.00%	N/A	N/A	N/A	4.00%	4.00%	4.00%	4.00%	4.25%	N/A	N/A	N/A	4.25%	4.25%	4.25%	4.00%
	>\$100k	1.65%	N/A	N/A	N/A	1.65%	1.65%	1.65%	1.65%	4.25%	N/A	N/A	N/A	4.25%	4.25%	4.25%	4.25%	4.75%	N/A	N/A	N/A	4.75%	4.75%	4.75%	4.50%
1/6/16	<\$100k	2.00%	N/A	N/A	N/A	N/A	2.00%	2.00%	2.00%	4.85%	N/A	N/A	N/A	N/A	4.85%	4.85%	4.50%	5.50%	N/A	N/A	N/A	N/A	5.50%	5.50%	5.15%
	>\$100k	2.10%	N/A	N/A	N/A	N/A	2.10%	2.10%	2.10%	5.25%	N/A	N/A	N/A	N/A	5.25%	5.25%	4.90%	6.00%	N/A	N/A	N/A	N/A	6.00%	6.00%	5.65%
2/6/16	<\$100k	2.00%	N/A	N/A	N/A	N/A	2.00%	2.00%	2.00%	4.85%	N/A	N/A	N/A	N/A	4.85%	4.85%	4.50%	5.50%	N/A	N/A	N/A	N/A	5.50%	5.50%	5.15%
	>\$100k	2.10%	N/A	N/A	N/A	N/A	2.10%	2.10%	2.10%	5.25%	N/A	N/A	N/A	N/A	5.25%	5.25%	4.90%	6.00%	N/A	N/A	N/A	N/A	6.00%	6.00%	5.65%
3/6/16	<\$100k	1.75%	N/A	N/A	N/A	N/A	1.75%	1.75%	1.75%	4.60%	N/A	N/A	N/A	N/A	4.60%	4.60%	4.25%	5.00%	N/A	N/A	N/A	N/A	5.00%	5.00%	4.65%
	>\$100k	1.85%	N/A	N/A	N/A	N/A	1.85%	1.85%	1.85%	5.00%	N/A	N/A	N/A	N/A	5.00%	5.00%	4.65%	5.50%	N/A	N/A	N/A	N/A	5.50%	5.50%	5.15%
1/6/17	<\$100k	2.00%	N/A	N/A	N/A	N/A	N/A	2.00%	2.00%	5.00%	N/A	N/A	N/A	N/A	N/A	5.00%	4.65%	5.25%	N/A	N/A	N/A	N/A	N/A	5.25%	4.90%
	>\$100k	2.10%	N/A	N/A	N/A	N/A	N/A	2.10%	2.10%	5.50%	N/A	N/A	N/A	N/A	N/A	5.50%	5.15%	5.50%	N/A	N/A	N/A	N/A	N/A	5.50%	5.15%
2/6/17	<\$100k	2.30%	N/A	N/A	N/A	N/A	N/A	2.30%	2.30%	5.00%	N/A	N/A	N/A	N/A	N/A	5.00%	4.65%	5.25%	N/A	N/A	N/A	N/A	N/A	5.25%	4.90%
	>\$100k	2.35%	N/A	N/A	N/A	N/A	N/A	2.35%	2.35%	5.50%	N/A	N/A	N/A	N/A	N/A	5.50%	5.15%	5.50%	N/A	N/A	N/A	N/A	N/A	5.50%	5.15%
3/6/17	<\$100k	2.30%	N/A	N/A	N/A	N/A	N/A	2.30%	2.30%	5.00%	N/A	N/A	N/A	N/A	N/A	5.00%	4.65%	5.25%	N/A	N/A	N/A	N/A	N/A	5.25%	4.90%
	>\$100k	2.35%	N/A	N/A	N/A	N/A	N/A	2.35%	2.35%	5.50%	N/A	N/A	N/A	N/A	N/A	5.50%	5.15%	5.50%	N/A	N/A	N/A	N/A	N/A	5.50%	5.15%
1/6/18	<\$100k	2.25%	N/A	N/A	N/A	N/A	N/A	N/A	2.25%	5.00%	N/A	N/A	N/A	N/A	N/A	N/A	5.00%	5.50%	N/A	N/A	N/A	N/A	N/A	N/A	5.50%
	>\$100k	2.40%	N/A	N/A	N/A	N/A	N/A	N/A	2.40%	5.60%	N/A	N/A	N/A	N/A	N/A	N/A	5.60%	6.00%	N/A	N/A	N/A	N/A	N/A	N/A	6.00%
2/6/18	<\$100k	2.50%	N/A	N/A	N/A	N/A	N/A	N/A	2.50%	5.50%	N/A	N/A	N/A	N/A	N/A	N/A	5.50%	5.75%	N/A	N/A	N/A	N/A	N/A	N/A	5.75%
	>\$100k	2.65%	N/A	N/A	N/A	N/A	N/A	N/A	2.65%	5.85%	N/A	N/A	N/A	N/A	N/A	N/A	5.85%	6.25%	N/A	N/A	N/A	N/A	N/A	N/A	6.25%
3/6/18	<\$100k	2.50%	N/A	N/A	N/A	N/A	N/A	N/A	2.50%	5.50%	N/A	N/A	N/A	N/A	N/A	N/A	5.50%	5.75%	N/A	N/A	N/A	N/A	N/A	N/A	5.75%
	>\$100k	2.65%	N/A	N/A	N/A	N/A	N/A	N/A	2.65%	5.85%	N/A	N/A	N/A	N/A	N/A	N/A	5.85%	6.25%	N/A	N/A	N/A	N/A	N/A	N/A	6.25%

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This chart shows the initial declared rates and indexed strategy caps for terms that started on the 6th of each month in the fourth calendar quarter in years 2012-2018 (Chart Terms) and the corresponding rates and caps when the terms renewed in years 2013-2019. It does not include information about the rates and caps for terms that started on the 20th of such months, in other quarters in those years, or in prior years. Although the chart shows the caps/maximum indexed interest rate for each strategy for each Chart Term, it does not show the indexed interest rate for any strategy for any Chart Term, which may be less than the cap.

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