

## 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<sup>®</sup> fixed-indexed annuity.

## **AssuranceSelect 7 Renewal History For Fourth Quarter 2013-2018**

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	Renewal Caps						Initial	Renewal Caps					
			2013	2014	2015	2016	2017	2018	Cap	2013	2014	2015	2016	2017	2018	Сар	2013	2014	2015	2016	2017	2018
10/6/12	All	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	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%
11/6/12	All	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.75%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	3.90%
12/6/12	All	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	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%
10/6/13	<\$175k	1.80%	N/A	1.80%	1.70%	1.50%	1.50%	1.50%	6.00%	N/A	6.00%	5.75%	5.25%	5.25%	4.90%	6.75%	N/A	6.75%	6.50%	6.00%	5.50%	5.15%
	>\$175k	1.90%	N/A	1.90%	1.80%	1.60%	1.60%	1.60%	6.25%	N/A	6.25%	6.00%	5.50%	5.50%	5.15%	7.00%	N/A	7.00%	6.75%	6.25%	5.75%	5.40%
11/6/13	<\$175k	1.80%	N/A	1.80%	1.70%	1.50%	1.50%	1.50%	6.00%	N/A	6.00%	5.75%	5.25%	5.25%	4.90%	6.75%	N/A	6.75%	6.50%	6.00%	5.50%	5.15%
	>\$175k	1.90%	N/A	1.90%	1.80%	1.60%	1.60%	1.60%	6.25%	N/A	6.25%	6.00%	5.50%	5.50%	5.15%	7.00%	N/A	7.00%	6.75%	6.25%	5.75%	5.40%
	<\$175k	1.65%	N/A	1.65%	1.65%	1.50%	1.50%	1.50%	6.00%	N/A	6.00%	5.75%	5.25%	5.25%	4.90%	6.75%	N/A	6.75%	6.50%	6.00%	6.00%	5.65%
12/6/13	>\$175k	1.75%	N/A	1.75%	1.75%	1.60%	1.60%	1.60%	6.25%	N/A	6.25%	6.00%	5.50%	5.50%	5.15%	7.00%	N/A	7.00%	6.75%	6.25%	6.25%	5.90%
10/0/4	<\$175k	1.90%	N/A	N/A	1.90%	1.60%	1.60%	1.60%	5.00%	N/A	N/A	5.00%	4.50%	4.50%	4.15%	5.50%	N/A	N/A	5.50%	5.00%	5.00%	4.65%
10/6/14	>\$175k	2.00%	N/A	N/A	2.00%	1.70%	1.70%	1.70%	5.25%	N/A	N/A	5.25%	4.75%	4.75%	4.40%	6.00%	N/A	N/A	6.00%	5.50%	5.50%	5.15%
11/6/14	<\$175k	1.90%	N/A	N/A	1.90%	1.60%	1.60%	1.60%	5.00%	N/A	N/A	5.00%	4.50%	4.50%	4.15%	5.50%	N/A	N/A	5.50%	5.00%	5.00%	4.65%
	>\$175k	2.00%	N/A	N/A	2.00%	1.70%	1.70%	1.70%	5.25%	N/A	N/A	5.25%	4.75%	4.75%	4.40%	6.00%	N/A	N/A	6.00%	5.50%	5.50%	5.15%
	<\$175k	1.70%	N/A	N/A	1.70%	1.50%	1.50%	1.50%	4.75%	N/A	N/A	4.75%	4.75%	4.75%	4.40%	5.00%	N/A	N/A	5.00%	4.65%	4.65%	4.30%
12/6/14	>\$175k	1.80%	N/A	N/A	1.80%	1.60%	1.60%	1.60%	5.00%	N/A	N/A	5.00%	5.00%	5.00%	4.65%	5.50%	N/A	N/A	5.50%	5.15%	5.15%	4.80%

## **AssuranceSelect 7 Renewal History for Fourth Quarter 2013-2018 (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	Renewal Caps						Initial	Renewal Caps					
			2013	2014	2015	2016	2017	2018	Cap	2013	2014	2015	2016	2017	2018	Cap	2013	2014	2015	2016	2017	2018
10/6/15	<\$100k	1.70%	N/A	N/A	N/A	1.70%	1.70%	1.70%	4.60%	N/A	N/A	N/A	4.60%	4.60%	4.25%	5.25%	N/A	N/A	N/A	5.25%	5.25%	4.90%
	>\$100k	1.80%	N/A	N/A	N/A	1.80%	1.80%	1.80%	5.00%	N/A	N/A	N/A	5.00%	5.00%	4.65%	5.75%	N/A	N/A	N/A	5.75%	5.75%	5.40%
11/6/15	<\$100k	1.70%	N/A	N/A	N/A	1.70%	1.70%	1.70%	4.60%	N/A	N/A	N/A	4.60%	4.60%	4.25%	5.25%	N/A	N/A	N/A	5.25%	5.25%	4.90%
11/0/13	>\$100k	1.80%	N/A	N/A	N/A	1.80%	1.80%	1.80%	5.00%	N/A	N/A	N/A	5.00%	5.00%	4.65%	5.75%	N/A	N/A	N/A	5.75%	5.75%	5.40%
12/6/15	<\$100k	2.00%	N/A	N/A	N/A	2.00%	2.00%	2.00%	4.85%	N/A	N/A	N/A	4.85%	4.85%	4.50%	5.50%	N/A	N/A	N/A	5.50%	5.50%	5.15%
12/0/13	>\$100k	2.10%	N/A	N/A	N/A	2.10%	2.10%	2.10%	5.25%	N/A	N/A	N/A	5.25%	5.25%	4.90%	6.00%	N/A	N/A	N/A	6.00%	6.00%	5.65%
10/6/16	<\$100k	1.50%	N/A	N/A	N/A	N/A	1.50%	1.50%	4.25%	N/A	N/A	N/A	N/A	4.25%	3.90%	4.40%	N/A	N/A	N/A	N/A	4.40%	4.05%
10/0/10	>\$100k	1.60%	N/A	N/A	N/A	N/A	1.60%	1.60%	4.75%	N/A	N/A	N/A	N/A	4.75%	4.40%	4.75%	N/A	N/A	N/A	N/A	4.75%	4.40%
11/6/16	<\$100k	1.50%	N/A	N/A	N/A	N/A	1.50%	1.50%	4.50%	N/A	N/A	N/A	N/A	4.50%	4.15%	4.65%	N/A	N/A	N/A	N/A	4.65%	4.30%
11/0/10	>\$100k	1.60%	N/A	N/A	N/A	N/A	1.60%	1.60%	5.00%	N/A	N/A	N/A	N/A	5.00%	4.65%	5.00%	N/A	N/A	N/A	N/A	5.00%	4.65%
10/0/10	<\$100k	2.00%	N/A	N/A	N/A	N/A	2.00%	2.00%	5.00%	N/A	N/A	N/A	N/A	5.00%	4.65%	5.25%	N/A	N/A	N/A	N/A	5.25%	4.90%
12/6/16	>\$100k	2.10%	N/A	N/A	N/A	N/A	2.10%	2.10%	5.50%	N/A	N/A	N/A	N/A	5.50%	5.15%	5.50%	N/A	N/A	N/A	N/A	5.50%	5.15%
10/0/17	<\$100k	2.10%	N/A	N/A	N/A	N/A	N/A	2.10%	4.75%	N/A	N/A	N/A	N/A	N/A	4.75%	5.00%	N/A	N/A	N/A	N/A	N/A	5.00%
10/6/17	>\$100k	2.25%	N/A	N/A	N/A	N/A	N/A	2.25%	5.35%	N/A	N/A	N/A	N/A	N/A	5.35%	5.25%	N/A	N/A	N/A	N/A	N/A	5.25%
	<\$100k	2.25%	N/A	N/A	N/A	N/A	N/A	2.25%	5.00%	N/A	N/A	N/A	N/A	N/A	5.00%	5.50%	N/A	N/A	N/A	N/A	N/A	5.50%
11/6/17	>\$100k	2.40%	N/A	N/A	N/A	N/A	N/A	2.40%	5.60%	N/A	N/A	N/A	N/A	N/A	5.60%	6.00%	N/A	N/A	N/A	N/A	N/A	6.00%
10/0//	<\$100k	2.25%	N/A	N/A	N/A	N/A	N/A	2.25%	5.00%	N/A	N/A	N/A	N/A	N/A	5.00%	5.50%	N/A	N/A	N/A	N/A	N/A	5.50%
12/6/17	>\$100k	2.40%	N/A	N/A	N/A	N/A	N/A	2.40%	5.60%	N/A	N/A	N/A	N/A	N/A	5.60%	6.00%	N/A	N/A	N/A	N/A	N/A	6.00%

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.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Great American Life. Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark 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. The AssuranceSelect 7 is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties makes any representation regarding the advisability of purchasing the AssuranceSelect 7 nor do they have any liability for any errors. omissions or interruptions of the S&P 500 Index.

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 2012-2017 (Chart Terms) and the corresponding rates and caps when the terms renewed in years 2013-2018. 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.

A.M. Best rating affirmed August 17, 2018. S&P rating affirmed February 23, 2018. When you buy a fixed-indexed annuity, you own an insurance contract. You are not buying shares of any stock or index. All guarantees are backed by the claims-paying ability of the issuing insurance company. For amounts held under the declared rate strategy, interest is credited daily at the declared rate. For amounts held under an indexed strategy, interest is credited on the last day of a term at the applicable indexed interest rate, which will never be higher than the cap for that strategy for that term. The guaranteed minimum declared rate and guaranteed minimum caps are set out on the contract specifications page. For each indexed strategy, the guaranteed minimum indexed interest rate for a term is 0%. Product issued under contract form number P1080010NW by Great American Life Insurance Company, member of Great American Insurance Group (Cincinnati, Ohio). Form number and features may vary by state. Product not available in all states. Copyright © 2019 by Great American Life Insurance Company. All rights reserved.

Not FDIC or NCUSIF Insured	No Bank or Credit Union Guarantee	May Lose Value	Not Insured by any Federal Government Agency	Not a Deposit

4061-BA 1/19