

Effective **01.21.2016**

Rates Subject to Change

Great American Life Insurance Company American Custom 10

Single Premium Deferred Fixed Index Annuity							
Index Dates: 6th & 20th (funds are placed in holding account until Index Date)							
Strategy	\$25K+	\$150,000K+	NO MVA STATES (CA, IN, MN, MO, OH, PA, TX, VA)				
S&P 500 Annual Point to Point Cap Each index anniversary, any annual increase on a pt to pt basis is credited, subject to a cap (declared annually (cap never less than 1%)).	5.00%	5.25%	5.00%				
S&P 500 Risk Control (10%) Annual Point to Point w/ Participation Rate Each index anniversary, any increase on a pt to pt basis is multiplied by the participation rate (declared annually (participation rate never less than 10%)).	55%	60%	55%				
SPDR Gold Shares Annual Point to Point Cap Each index anniversary, any annual increase on a pt to pt basis is credited, subject to a cap (declared annually (cap never less than 1%)).	5.25%	5.50%	5.00%				
Fixed Rate Declared annually (never less than 1%).	1.90%	2.00%	1.85%				
Minimum Guaranteed Rate	90% of premium @ 1.00% less w/d's & surrender charges						
Maximum Issue Age	85						
Minimum / Maximum Premium	\$25,000 / \$1M thru age 75 (\$750,000 thru age 80, \$500,000 thru age 85)						
Surrender Charges <i>(Not Available in: NY)</i>	10 Year: 9.5, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1% +/- MVA IA & MO Only 9 Yr: 9.5, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2% (+/-MVA in IA Yr 10)						
Features	<ul style="list-style-type: none"> ❖ 5% penalty free withdrawals after year 1 (\$500 minimum) ❖ Client can reallocate each anniversary ❖ LTC Waiver after year 1 (90 consecutive days) in a nursing home or LTC facility (not available in MA) ❖ Terminal Illness Waiver (12 months or less to live)(Not available in IL, MA) 						
Riders (can only choose 1)	<ul style="list-style-type: none"> ❖ Cumulative Free Withdrawal: 25bps annually (max of 25% penalty free) ❖ Legacy Income Option: 90bps annually ❖ Simple Income Option: 105bps annually ❖ Stacked Income Option: 135bps annually 						
Rate Hold	Buy dates are 6th & 20th; rate is held until 4th buy date for transfers						
Death Benefit	Greater of AV or GMSV						
Annuitization	1 x 10						
Company Ratings	AM Best: A						
Commissions	Ages	Heap (Up Front) Option	Mod 3 Option <small>(3 Yr Payout on AV; yr 2- 3 paid quarterly)</small>			Trail AV Option <small>(Pd for life of Account; based on AV; paid quarterly)</small>	
			Yr 1	Yr 2	Yr 3	Year 1	Years 2+
Chargeback @ death: 0 - 6 months 50%;	0 - 75	6.00%	4.25%	2.00%	1.00%	4.25%	0.50%
Surr or w/d: 0-6 months 100%; 7-12 months 50%	76 - 80	4.50%	3.00%	2.00%	1.00%	3.00%	0.50%
	81 - 85	2.50%	1.00%	2.00%	1.00%	1.25%	0.50%

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Legacy Income Option	
Issue Ages 40 - 75	
Protected Withdrawals	<ul style="list-style-type: none"> ❖ 5% of Account Value OR RMD if greater than 5% ❖ Ends after 10 Years in which one or more Protected W/Ds are taken ❖ No Protected Withdrawals allowed when insured reaches age 85
Rider Death Benefit	<ul style="list-style-type: none"> ❖ Benefit Base is Initial Premium ❖ Must be taken over 5 Year Certain or longer period ❖ If Lump Sum is taken at Death; midway point between AV and BB ❖ Benefit Base is reduced by any withdrawal other than Rider Charges and Protected Withdrawals ❖ Ends when insured reaches age 95
Rider Cost	<ul style="list-style-type: none"> ❖ Currently 90bps - never more than 250bps; subject to change at Carrier discretion ❖ Deducted from Account Value at end of each Contract Year
Niche	<p>This Rider seems best suited for clients with Q funds nearing the RMD phase or already needing to take RMD's, but would like to preserve as much of their principle as possible. The Protected Withdrawal provision allows them to take up to 5% or their RMD when greater without reducing the Death Benefit (Benefit Base). The trade off is the Beneficiary(s) must take the funds over a minimum of 5 years (annuitized at 1%). They can choose a Lump Sum payment and get the midway point between the AV and the BB, which is still greater than the AV.</p> <p>The benefit can also be maximized with NQ funds by taking the 10 Protected Withdrawals, stopping the Protected Withdrawals and still keeping BB in tact.</p>

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Simple Income Option			
Issue Ages 40 - 85			
Lifetime Income Benefit	Greater of:		
	➔ Premium + Rollup Amount (Simple Interest for 10 Years)	7%	
	➔ Account Value		
Lifetime Payout Percentages	Age	Individual	Joint
	60	4.50%	3.50%
	Increases 10bps annually until Income Option turned on; max of 7.50% for Single Life and 6.50% for Joint Life		
If Income starts in first 5 years, enhance above Payout Percentage by:		Year 1:	0.50%
		Year 2:	0.40%
		Year 3:	0.30%
		Year 4:	0.20%
		Year 5:	0.10%
Not Available in: NY			
Annual Rider Cost: 1.05% of the Benefit Base Amount <i>Calculated on BBA and deducted from AV at end of each contract year</i>			
Additional Details	<ul style="list-style-type: none"> ❖ Refund of Rider Charges at death if Lifetime Income Benefit has not been turned on ❖ Spouse (or legally recognized Domestic Partner) can continue contract @ death of Owner (if 100% primary Beneficiary) w/ BBA if Lifetime Income has not been turned on ❖ Can turn Income on immediately (must be 55+) ❖ Can receive payments monthly, quarterly, semi-annually, or annually 		

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Stacked Income Option			
Issue Ages 40 - 85			
Lifetime Income Benefit	Greater of:		
	➔	Premium + Rollup Amount (for 10 Years)	4% (Simple Interest for 10 years) + Current Contract Year Interest Credits (continue after 10 year Rollup Period)
	➔	Account Value	
Lifetime Payout Percentages	Age	Individual	Joint
	60	4.50%	3.50%
	Increases 10bps annually until Income Option turned on; max of 7.50% for Single Life and 6.50% for Joint Life		
Not Available in: NY			
Annual Rider Cost: 1.35% of the Benefit Base Amount Calculated on BBA and deducted from AV at end of each contract year			
Additional Details	<ul style="list-style-type: none"> ❖ Income Not Available until 5 Years after Rider Effective Date (must be 55+) ❖ Refund of Rider Charges at death if Lifetime Income Benefit has not been turned on ❖ Spouse (or legally recognized Domestic Partner) can continue contract @ death of Owner (if 100% primary Beneficiary) w/ BBA if Lifetime Income has not been turned on ❖ Can receive payments monthly, quarterly, semi-annually, or annually 		