

Effective 06.21.2017  
Rates Subject to Change

## Great American Life Insurance Company American Legend III

Flexible Premium Deferred Fixed Index Annuity							
Additions have own Index Date & receive New Money Rate							
Index Dates: 6th & 20th (funds are placed in holding account until Index Date)							
<b>Strategy</b>					<b>7 Year</b>		
<b>S&amp;P 500 Annual Point to Point Cap</b> 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%)).					<b>4.80%</b>		
<b>S&amp;P 500 18 Month Point to Point Cap</b> Each 18 month index anniversary, any increase on a pt to pt basis is credited, subject to a cap (declared annually (cap never less than 1%)). (Not available in NJ)					<b>Unavailable</b>		
<b>S&amp;P 500 Risk Control (10%) Annual Point to Point w/ Participation Rate</b> 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%)).					<b>55%</b>		
<b>S&amp;P 500 Monthly Point to Point Cap</b> Each index anniversary, all monthly index changes, positive (subject to a cap) or negative (no cap) are totaled (cap never less than 1%).					<b>2.00%</b>		
<b>SPDR Gold Shares Annual Point to Point Cap</b> 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%)). (Pending availability in: IA)					<b>5.00%</b>		
<b>Fixed Rate</b> Declared annually (never less than 1%).					<b>1.80%</b>		
Minimum Guaranteed Rate		100% of premium @ 1.00% less w/d's & surrender charges					
Maximum Issue Age		85					
Minimum Premium		\$10,000 (Adds \$2K-Q; \$5K-NQ)					
Surrender Charges <i>(Not Available in: NY)</i>		7 Year: 9, 8, 7, 6, 5, 4, 3%					
Features		<ul style="list-style-type: none"> <li>❖ 10% penalty free withdrawals after year 1 (\$500 minimum)                             <ul style="list-style-type: none"> <li>❖ Reallocation allowed at least 1 day PRIOR</li> </ul> </li> <li>❖ LTC Waiver after year 1 (90 consecutive days) in a nursing home or LTC facility (not available in MA)</li> <li>❖ Terminal Illness Waiver (12 months or less to live)(Not available in IL, MA)</li> </ul>					
Rate Hold		Buy dates are 6th & 20th; rate is held until 4th buy date for transfers					
Death Benefit		Greater of AV or GMSV					
Annuitization		5 x 5					
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>			Level AV Option <small>(Pd for life of Account; based on AV; paid quarterly)</small>	
			Yr 1	Yr 2	Yr 3	All Years	
	Chargeback @ death: 0 - 6 months 50%;	0 - 75	4.75%	3.25%	1.50%	1.00%	1.35%
	Surr or w/d: 0-6 months 100%; 7-12 months 50%	76 - 80	2.75%	2.10%	1.50%	1.00%	0.75%
	81 - 85	2.75%	2.10%	1.50%	1.00%	0.75%	

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