

# Great American Life Insurance Company® Fixed Annuities



Fixed annuity interest rates effective January 11, 2010.

For more information, call our Inside Wholesalers at (800) 438-3398, ext. 17197.

Single Premium Fixed Annuities	Base Rate	FY Rate	Guar. Min.	Effective Yield & Rate Features				Exceptions
American Freedom 10-ST®	2.65%	4.65%	2.00%	2.00% FY interest rate bonus <sup>1</sup>				The Guaranteed Minimum in WA is 1.25%
Secure American® <sup>2</sup>	3.05%	4.05%	2.00%	5.09% eff. yield <sup>3</sup> Bonus: 1.00% of the amount annuitized for each completed contract yr, up to 10%				
Multi-Year Guaranteed Escalating Rate Annuities	Base Rate	FY Rate	FY Bonus	Effective Yield <sup>4</sup>	Guaranteed Escalating Rates <sup>5</sup>			
					Yr. 2	Yr. 3	Yr. 4	Yr. 5
American Freedom Stars & Stripes®	2.90%	3.90%	1.00%	3.30%	3.00%	3.10%	3.20%	3.30%
American Freedom Stars & Stripes Purchase Payments over \$100,000	3.00%	4.00%	1.00%	3.40%	3.10%	3.20%	3.30%	3.40%
Multi-Year Guaranteed Rate Annuities	Base Rate	FY Rate	Effective Yield	Guaranteed Rates				State Availability
				Yr. 2	Yr. 3	Yr. 4	Yr. 5	
American Freedom Stars & Stripes: No-MVA	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	IN, NJ, PA
American Freedom Stars & Stripes: No-MVA Purchase Payments over \$100,000	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	IN, NJ, PA
Immediate Annuity	Sample Quote: \$100,000 for a 65-year old male in Ohio, Non-qualified <sup>6</sup>							
GALIC Single Premium Immediate Annuity	3-Yr Period Certain, EOP Monthly Pmts		5-Yr Period Certain, EOP Monthly Pmts			10-Yr Period Certain, EOP Monthly Pmts		
	Currently not available.		\$1,666.67			\$915.42		

<sup>1</sup> This feature is available through current Company practice and may be discontinued or changed at any time. However, if the contract is purchased while this feature is available, it will not be changed once contract is issued.

<sup>2</sup> For the state of Oregon, product is a single-tier version and credits only a current interest rate of 3.05%.

<sup>3</sup> Yield based on 4.05% first-year AV rate, 1.00% available portion of 10% annuitization bonus (available starting in contract year two) and 0.04% interest on available portion of bonus at the rate of 4.05%.

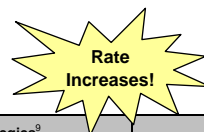
<sup>4</sup> Yield based on current interest rate with a first-year bonus and increasing base rate for the initial term.

<sup>5</sup> Escalating interest rates guaranteed for initial term.

<sup>6</sup> SPIA Rates are as of 5/10/10. Go to Agent Access on [www.GAFRI.com](http://www.GAFRI.com) and click on "SPIA Calculator" 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 [www.GAFRI.com](http://www.GAFRI.com).

**Great American Life Insurance Company® Fixed-Indexed Annuities**  
 Fixed-indexed annuity interest rates effective May 7, 2010.



Modified Single Premium Fixed-Indexed Annuities <sup>7</sup>	Declared Rate Strategy <sup>8</sup>				Indexed Strategies <sup>9</sup>			Bonus Features and Rate Notices	
	Current Declared Rate	Holding Acct. (Pur. Payment Acct.) Rate	FY Eff. Yield <sup>10</sup>	Guar. Min. Surrender Value <sup>11</sup>	Strategy Components	Monthly Avg. with Cap	Annual Pt.-to-Pt.		
Safe Return <sup>SM</sup>	2.75%	2.75%	2.75%	100% at 2%	Cap	7.00%	6.5%	Return of premium available	
					Bailout Cap	6.50%	6%		
Safe Outlook <sup>SM</sup>	2.25%	2.25%	2.25%	90% at 2%	Cap	6.75%	6.5%		
					Bailout Cap	6.25%	6%		
Safe Outlook <sup>SM</sup> Purchase Payments over \$100,000	2.35%	2.35%	2.35%	90% at 2%	Cap	7%	6.75%		
					Bailout Cap	6.5%	6.25%		
Flexible Premium Fixed-Indexed Annuities <sup>12</sup>	Declared Rate Strategy <sup>8</sup>				Indexed Strategies <sup>13</sup>			Bonus Features and Rate Notices	
	Current Declared Rate	Holding Acct. (Pur. Payment Acct.) Rate	FY Eff. Yield <sup>10</sup>	Guar. Min. Surrender Value <sup>14</sup>	Strategy Components	Monthly Avg. with Cap	Annual Pt.-to-Pt.		Monthly Sum
American Legend <sup>®</sup> II	3.00%	3.00%	3.00%	100% at 2%	Index Spread	0%	0%	0%	
					Par. Rate	100%	100%	100%	
					Cap	8.5%	7.25%	2.5%	
American Icon II	2.50%	2.50%	4.03%	100% at 2%	Index Spread	0%	0%		1.50% premium bonus in the first contract year. <sup>15</sup>
					Par. Rate	100%	100%		
					Cap	6.25%	6%		
American Valor <sup>®</sup> II	2.75%	2.75%	7.88% (5% Bonus); 6.86% (4% Bonus); 5.83% (3% Bonus)	100% at 2%	Index Spread	0%	0%		5% premium bonus <sup>15</sup> for Purchase Payments in first three contract years through age 57; 4% for ages 58 through 69; and 3% for ages 70 through 85.
					Par. Rate	100%	100%		
					Cap	7.0%	6.50%		

**Please visit the secured web site for Oregon rate information.**

<sup>7</sup> 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 strategy(ies) rate(s).

<sup>8</sup> The Guaranteed Minimum Declared Rate is 2.00%. The Guaranteed Minimum Declared Rate in WA is 1.25%.

<sup>9</sup> Future Indexed Strategies could offer alternate options and rates. Monthly averaging with Cap and annual point-to-point strategies have guaranteed 100% Participation Rates and 0% Index Factor, and minimum Cap guarantee of 2% for contract duration.

<sup>10</sup> Yield based on current interest rate with premium bonus.

<sup>11</sup> For Safe Return, the guaranteed minimum surrender value is 100% at 2% 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 2% less any withdrawals.

<sup>12</sup> 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 strategy(ies) rate(s).

<sup>13</sup> Future Indexed Strategies could offer alternate options and rates. Monthly averaging with Cap and annual point-to-point strategies have guaranteed 100% Participation Rates and 0% Index Spread, and minimum Cap guarantee of 2% for contract duration. Monthly sum has guaranteed 100% Participation Rate and a minimum monthly Cap guarantee of 1%.

<sup>14</sup> Guaranteed Minimum Surrender Value is 100% at 2%, less early withdrawal charges that would apply to a full surrender.

<sup>15</sup> 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 [www.GAFRI.com](http://www.GAFRI.com).