

# Index Protector<sup>SM</sup>

Fee-Based Fixed-Indexed Annuity Rates from Great American Life<sup>®</sup>  
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Index Protector 7 Rates effective 7/21/2021	MVA Rates		No MVA Rates Only available in: CA, IN MN, MO, OH, PA, TX and UT	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared Rate	2.35%	2.25%	2.25%	2.15%
S&P 500 1-year point-to-point with cap	5.50%	5.25%	5.25%	5.15%
S&P 500 7-year cap lock annual point-to-point	5.15%	4.90%	4.90%	4.80%
iShares U.S. Real Estate 1-year point-to-point with cap	6.75%	6.50%	6.00%	5.75%
S&P 500 Risk Control 1-year point-to-point with par. rate	65%	60%	60%	55%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	80%	75%	70%	65%
iShares U.S. MSCI EAFE ETF	5.75%	5.25%	5.00%	4.75%

Index Protector 5 MVA Rates effective 7/21/2021	MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared Rate	2.30%	2.20%
S&P 500 1-year point-to-point with cap	5.00%	4.75%
iShares U.S. Real Estate 1-year point-to-point with cap	5.70%	5.55%
S&P 500 Risk Control 1-year point-to-point with par. rate	60%	55%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	65%	60%
iShares U.S. MSCI EAFE ETF	5.25%	4.85%

Index Protector 4 Rates effective 7/7/2020	No MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared Rate	2.15%	2.10%
S&P 500 1-year point-to-point with cap	4.25%	4.00%
iShares U.S. Real Estate 1-year point-to-point with cap	5.00%	4.90%
S&P 500 Risk Control 1-year point-to-point with par. rate	50%	45%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	60%	55%
iShares U.S. MSCI EAFE ETF	4.50%	4.40%

**Easily track the performance of our strategies' underlying indices using their ticker symbols:** S&P 500: **SPX**, S&P 500 Risk Control 10% Index: **SPXAV10P** and iShares U.S. Real Estate ETF: **IYR**, S&P U.S. Retiree Spending Index: **SPRETIRE**, iShares U.S. MSCI EAFE ETF: **EFA**

**Additional purchase payments:** Accepts additional purchase payments 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 20th of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate. Rate lock does not apply beyond the original rate window specified in the contract.

**Minimum Guarantees:** The guaranteed minimum declared rate is 1.00%. Point-to-point strategies with a cap have a minimum cap guarantee of 1.00% for contract duration. Point-to-point strategies with a participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 87.5% at 1.00%, less withdrawals and applicable charges and adjustments.

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