

# Index Protector 7

## Fixed-Indexed Annuity Rates

### Effective June 21, 2017

800-438-3398, ext. 11999



Modified Single Premium		Declared rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par rate
Index Protector 7 <sup>SM</sup>	Purchase payments \$250,000 and over	3.00%	75%	7.00%	7.75%	90%
	Purchase payments under \$250,000	2.90%	70%	6.75%	7.50%	90%
Index Protector 7 - No MVA Available in CA, IN, MN, MO, OH, PA, TX and UT	Purchase payments \$250,000 and over	2.90%	70%	6.70%	7.50%	85%
	Purchase payments under \$250,000	2.80%	65%	6.60%	7.25%	80%

Rider	Charge	Features
Income Keeper <sup>SM</sup>	0.50% of the benefit base amount, deducted from the account value	2% rollup credit, plus 100% of account value interest; charges refunded at death, if benefit period hasn't started

S&P 500 U.S. Retiree and iShares U.S. Real Estate and strategies not available in AK and HI.

**Minimum Guarantees:** The guaranteed minimum declared rate is 1.00%. Annual point-to-point strategies with a cap have a minimum cap guarantee of 1% for contract duration. Annual 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%, less withdrawals and applicable charges and adjustments.

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# American Custom 10

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Modified Single Premium		Declared rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	GLD annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap
American Custom 10 <sup>SM</sup>	Purchase payments \$150,000 and over	1.50%	55%	4.25%	5.00%	5.25%
	Purchase payments under \$150,000	1.40%	50%	4.00%	4.75%	5.00%
American Custom 10 - No MVA Available in AK, CA, IN, MN, MO, OH, PA, TX, UT and VA	Purchase payments \$150,000 and over	1.50%	50%	4.25%	4.75%	5.00%
	Purchase payments under \$150,000	1.40%	45%	4.00%	4.50%	4.75%

Riders	Charges	Features
Cumulative Free-Withdrawal Option	0.25% of the account value, deducted from the account value	Clients can carry over unused portion of their contract's annual free withdrawal percentage, up to a maximum of 25% (20% maximum carryover plus 5% annual free withdrawal).
Legacy Income Option <sup>SM</sup>	0.90% of the benefit base amount, deducted from the account value	Rider benefit base is not reduced by protected withdrawals
Simple Income Option <sup>SM</sup>	1.05% of the benefit base amount, deducted from the account value	7% rollup credit and 10-year rollup period
Stacked Income Option <sup>SM</sup>	1.35% of the benefit base amount, deducted from the account value	4% rollup credit and 10-year rollup period, plus an amount equal to 100% of interest credited to the account value for the life of contract

**Minimum Guarantees:** The guaranteed minimum declared rate is 1.00%. Annual point-to-point strategies with cap have a minimum cap guarantee of 1% for contract duration. S&P 500 Risk Control annual point-to-point strategy has guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 90% at 1%, less withdrawals and applicable charges and adjustments.

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# Fixed-Indexed Annuity Rates

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Modified Single Premium		Declared rate		S&P 500 Risk Control annual point-to-point with par. rate		iShares® U.S. Real Estate annual point-to-point with cap		S&P 500 annual point-to-point with cap	
Safe Outlook®	Purchase payments \$100,000 and over	1.75%		50% 25% bailout rate				4.75% 3.00% bailout cap	
	Purchase payments under \$100,000	1.70%		45% 25% bailout rate				4.50% 3.00% bailout cap	
Safe Return <sup>SM</sup>		1.00%		50% 25% bailout rate		5.00% 3.00% bailout cap		4.50% 3.00% bailout cap	
Flexible Premium	Declared rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual point-to-point with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Bonus	
American Legend® III	2.00%	60%	5.15%	2.25%	5.75%	5.25%	65%		
American Valor® 10	1.00%	50%	4.50%				65%	2.00% premium bonus in the first three contract years	

A rider must be purchased with all American Valor 10 contracts.

S&P U.S. Retiree and iShares U.S. Real Estate Strategies not available in AK and HI.

S&P 500 Risk Control annual point-to-point with participation rate not available in HI for American Legend III or in OR for American Valor 10.

Riders	Charges	Features
IncomeSecure <sup>SM</sup>	0.95% of the benefit base amount, deducted from the account value	7% rollup credit, increasing payout percentages and charges refunded at death, if benefit period hasn't started
IncomeSustainer® Plus	1.35% of the benefit base amount, deducted from the account value	6% rollup credit, increasing payout percentages until income starts and enhanced death benefit options
Inheritance Enhancer <sup>SM</sup>	0.95% of the death benefit base amount, deducted from the account value	7% rollup credit, refund of rider charges available in certain circumstances

**Additional Purchase Payments:** Safe Outlook and Safe Return accept additional premium during the first two months of the contract. American Legend III and American Valor 10 accept additional purchase payments for the life 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 selected strategy(ies). Holding account rate is equal to the declared rate.

**Minimum Guarantees:** The guaranteed minimum declared rate is 1.00%. Annual monthly averaging with cap, annual monthly sum with cap and annual point-to-point strategies with cap have a minimum cap guarantee of 1% for contract duration. Annual point-to-point strategies with participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. For American Legend III, American Valor 10 and Safe Return the guaranteed minimum surrender value is 100% at 1% less any withdrawals including early withdrawal charges and less an amount equal to the applicable early withdrawal charge rate multiplied by the account value. For Safe Outlook, the guaranteed minimum surrender value is 90% at 1% less any withdrawals including early withdrawal charges.

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Single Premium	Base Rate	Guar. Min.	Effective yield and rate features
Secure American®	1.55% AV 1.55% SV	1.00%	2.57% first-year effective yield Annuitization bonus: 1.00% of the amount annuitized added to the account value for each completed contract yr, up to 10%

AV is used to calculate annuity benefit payments for annuitization periods of at least seven years or life. Upon death of the owner, the death benefit will equal the AV. Net SV is available for withdrawals, full surrenders and annuitizations less than seven years. First-year yield based on AV rate and 1.00% available portion of 10% annuitization bonus (available starting in contract year two). Annuitization bonus is not available if contract is annuitized for less than seven years.

Multi-Year Guaranteed Escalating Rate	Base rate	FY bonus	FY rate	Eff. yield	Guaranteed escalating rates						Guar. min.	
					Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7		
SecureGain 5 <sup>SM</sup>	Purchase payments \$100,000 and over	2.05%	0.25%	2.30%	2.30%	2.15%	2.25%	2.35%	2.45%			1.00%
	Purchase payments under \$100,000	1.90%	0.25%	2.15%	2.15%	2.00%	2.10%	2.20%	2.30%			1.00%
SecureGain 5 - No MVA Available in CT, IN, MN, MO, OH and VA	Purchase payments \$100,000 and over	1.95%	0.25%	2.20%	2.20%	2.05%	2.15%	2.25%	2.35%			1.00%
	Purchase payments under \$100,000	1.85%	0.25%	2.10%	2.10%	1.95%	2.05%	2.15%	2.25%			1.00%
SecureGain 7 <sup>SM</sup>	Purchase payments \$100,000 and over	1.60%	1.00%	2.60%	2.49%	1.85%	2.10%	2.35%	2.60%	2.85%	3.10%	1.00%
	Purchase payments under \$100,000	1.50%	1.00%	2.50%	2.39%	1.75%	2.00%	2.25%	2.50%	2.75%	3.00%	1.00%
SecureGain 7 - No MVA Available in CT, IN, MN, MO, OH and VA	Purchase payments \$100,000 and over	1.55%	1.00%	2.55%	2.44%	1.80%	2.05%	2.30%	2.55%	2.80%	3.05%	1.00%
	Purchase payments under \$100,000	1.45%	1.00%	2.45%	2.34%	1.70%	1.95%	2.20%	2.45%	2.70%	2.95%	1.00%

Yield based on current interest rate with a first-year bonus and increasing base rate for the initial term. Escalating interest rates guaranteed for initial term.

Immediate Annuity	Sample Quote: \$100,000 for a 65-year old male in Ohio, Non-qualified (as of 12/19/16)	
	5-Yr Period Certain, EOP Monthly Pmts	10-Yr Period Certain, EOP Monthly Pmts
GALIC SPIA	\$1,666.67	\$871.21

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