

## Renewals: When Consistency Counts

A fixed-indexed annuity offers multiple interest crediting strategies that help protect your retirement savings from loss while providing the opportunity for growth. A declared rate strategy credits a fixed rate of interest, while indexed strategies credit indexed interest that is based, in part, on changes in an external index. Indexed interest is limited by a cap, which is the maximum amount of interest that will be credited for a term.

Declared rates and caps are set at the start of each term and guaranteed for that term. Below is a history of renewal rates and caps for the AssuranceSelect 7<sup>®</sup> fixed-indexed annuity.

## **AssuranceSelect 7 Renewal History For Second Quarter 2016-2021**

Issue Sweep Date	Purchase Payment Amount	Fixed Account (Declared Rate Strategy)								S&P 500® 1 Point-to-Point with Cap (Indexed Strategy)						S&P 500® Risk Control 1 Yr. Point-to-Point with Par. Rate (Indexed Strategy)						
		Initial Rate	2016	2017	2018	2019	2020	2021	Initial Cap	2016	2017	2018	2019	2020	2021	Initial Cap	2016	2017	2018	2019	2020	2021
4/6/15	<\$175k	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.40%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.10%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4/0/10	>\$175k	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.60%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	3.35%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5/6/15 6/6/15 4/6/16	<\$175k	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.40%	4.00%	4.00%	4.00%	4.00%	4.00%	3.35%	3.10%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	>\$175k	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.60%	4.25%	4.25%	4.25%	4.25%	4.25%	3.60%	3.35%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6/6/15	<\$175k	1.70%	1.70%	1.70%	1.70%	1.70%	1.55%	1.55%	4.25%	4.25%	4.25%	4.25%	4.00%	3.35%	3.35%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	>\$175k	1.80%	1.80%	1.80%	1.80%	1.80%	1.75%	1.75%	4.75%	4.75%	4.75%	4.75%	4.40%	3.60%	3.60%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	<\$175k	1.75%	N/A	1.75%	1.75%	1.75%	1.75%	1.40%	4.60%	N/A	4.60%	4.60%	4.25%	4.25%	3.35%	50%	N/A	50%	50%	45%	45%	40%
4/6/16	>\$175k	1.85%	N/A	1.85%	1.85%	1.85%	1.85%	1.60%	5.00%	N/A	5.00%	5.00%	4.65%	4.65%	3.75%	55%	N/A	55%	55%	50%	50%	45%
E 10 14 0	<\$175k	1.75%	N/A	1.75%	1.75%	1.75%	1.75%	1.50%	4.60%	N/A	4.60%	4.60%	4.25%	4.25%	3.75%	50%	N/A	50%	50%	45%	45%	40%
Date         Am           4/6/15         <\$	>\$175k	1.85%	N/A	1.85%	1.85%	1.85%	1.85%	1.60%	5.00%	N/A	5.00%	5.00%	4.65%	4.65%	4.15%	55%	N/A	55%	55%	50%	50%	45%
0/0/40	<\$175k	1.75%	N/A	1.75%	1.75%	1.75%	1.75%	1.70%	4.60%	N/A	4.60%	4.60%	4.25%	4.25%	3.75%	50%	N/A	50%	50%	45%	45%	40%
6/6/16	>\$175k	1.85%	N/A	1.85%	1.85%	1.85%	1.85%	1.85%	5.00%	N/A	5.00%	5.00%	4.65%	4.65%	4.15%	55%	N/A	55%	55%	50%	50%	45%
4/0/47	<\$100k	2.30%	N/A	N/A	2.30%	2.30%	2.30%	2.30%	5.00%	N/A	N/A	5.00%	4.65%	4.40%	4.40%	60%	N/A	N/A	60%	55%	55%	55%
4/6/17	>\$100k	2.35%	N/A	N/A	2.35%	2.35%	2.35%	2.35%	5.50%	N/A	N/A	5.50%	5.15%	4.90%	4.90%	65%	N/A	N/A	65%	60%	60%	60%
E/G/17	<\$100k	2.30%	N/A	N/A	2.30%	2.30%	2.30%	2.30%	5.00%	N/A	N/A	5.00%	4.65%	4.65%	4.65%	60%	N/A	N/A	60%	55%	55%	55%
4/6/15	>\$100k	2.35%	N/A	N/A	2.35%	2.35%	2.35%	2.35%	5.50%	N/A	N/A	5.50%	5.15%	5.15%	5.15%	65%	N/A	N/A	65%	60%	60%	60%
6/6/17	<\$100k	2.05%	N/A	N/A	2.05%	2.05%	2.05%	2.05%	4.60%	N/A	N/A	4.60%	4.25%	4.25%	4.25%	50%	N/A	N/A	50%	45%	45%	45%
0/0/17	>\$100k	2.10%	N/A	N/A	2.10%	2.10%	2.10%	2.10%	5.10%	N/A	N/A	5.10%	5.10%	5.10%	5.10%	55%	N/A	N/A	55%	50%	50%	50%

Information shown is not a guarantee or representation of future renewal cap or declared interest rate decisions. Please see the back page for additional information.

## **AssuranceSelect 7 Renewal History for Second Quarter 2016-2021 (Continued)**

Issue Sweep Date	Purchase Payment Amount		Fixed Account (Declared Rate Strategy)								S&P 500® Annual Point-to-Point (Indexed Strategy)						S&P 500® Risk Control 1 Yr. Point-to-Point with Par. Rate (Indexed Strategy)						
		Initial Rate	2016	2017	2018	2019	2020	2021	Initial Cap	2016	2017	2018	2019	2020	2021	Initial Cap	2016	2017	2018	2019	2020	2021	
1/6/19	<\$100k	2.50%	N/A	N/A	N/A	2.50%	2.50%	2.50%	5.50%	N/A	N/A	N/A	5.50%	5.50%	5.50%	55%	N/A	N/A	N/A	55%	55%	55%	
4/0/10	>\$100k	2.65%	N/A	N/A	N/A	2.65%	2.65%	2.65%	5.85%	N/A	N/A	N/A	5.85%	5.85%	5.85%	60%	N/A	N/A	N/A	60%	60%	55% 60% 55% 60% 55% 60% 55% 60% 55% 40% 45% 40% 45%	
5/6/18	<\$100k	2.50%	N/A	N/A	N/A	2.50%	2.50%	2.50%	5.50%	N/A	N/A	N/A	5.50%	5.50%	5.50%	55%	N/A	N/A	N/A	55%	55%	55%	
	>\$100k	2.65%	N/A	N/A	N/A	2.65%	2.65%	2.65%	5.85%	N/A	N/A	N/A	5.85%	5.85%	5.85%	60%	N/A	N/A	N/A	60%	60%	60%	
6/6/18	<\$100k	2.60%	N/A	N/A	N/A	2.60%	2.60%	2.60%	5.85%	N/A	N/A	N/A	5.85%	5.85%	5.85%	55%	N/A	N/A	N/A	55%	55%	55%	
	>\$100k	2.75%	N/A	N/A	N/A	2.75%	2.75%	2.75%	6.10%	N/A	N/A	N/A	6.10%	6.10%	6.10%	60%	N/A	N/A	N/A	60%	60%	60%	
4/6/19	<\$100k	2.60%	N/A	N/A	N/A	N/A	2.60%	2.60%	5.35%	N/A	N/A	N/A	N/A	5.35%	5.35%	55%	N/A	N/A	N/A	N/A	55%	55%	
	>\$100k	2.75%	N/A	N/A	N/A	N/A	2.75%	2.75%	5.60%	N/A	N/A	N/A	N/A	5.60%	5.60%	60%	N/A	N/A	N/A	N/A	60%	60%	
= 10 11 0	<\$100k	2.60%	N/A	N/A	N/A	N/A	2.60%	2.60%	5.00%	N/A	N/A	N/A	N/A	5.00%	5.00%	55%	N/A	N/A	N/A	N/A	55%	55%	
6/6/18 4/6/19 5/6/19	>\$100k	2.75%	N/A	N/A	N/A	N/A	2.75%	2.75%	5.25%	N/A	N/A	N/A	N/A	5.25%	5.25%	60%	N/A	N/A	N/A	N/A	60%	60%	
	<\$100k	2.45%	N/A	N/A	N/A	N/A	2.45%	2.45%	4.75%	N/A	N/A	N/A	N/A	4.75%	4.75%	50%	N/A	N/A	N/A	N/A	50%	50%	
4/6/18	>\$100k	2.60%	N/A	N/A	N/A	N/A	2.60%	2.60%	5.00%	N/A	N/A	N/A	N/A	5.00%	5.00%	55%	N/A	N/A	N/A	N/A	55%	55%	
	<\$100k	1.55%	N/A	N/A	N/A	N/A	N/A	1.55%	3.35%	N/A	N/A	N/A	N/A	N/A	3.35%	40%	N/A	N/A	N/A	N/A	N/A	40%	
4/6/20	>\$100k	1.75%	N/A	N/A	N/A	N/A	N/A	1.75%	3.60%	N/A	N/A	N/A	N/A	N/A	3.60%	45%	N/A	N/A	N/A	N/A	N/A	45%	
	<\$100k	1.55%	N/A	N/A	N/A	N/A	N/A	1.55%	3.35%	N/A	N/A	N/A	N/A	N/A	3.35%	40%	N/A	N/A	N/A	N/A	N/A	40%	
5/6/20	>\$100k	1.75%	N/A	N/A	N/A	N/A	N/A	1.75%	3.60%	N/A	N/A	N/A	N/A	N/A	3.60%	45%	N/A	N/A	N/A	N/A	N/A	45%	
	<\$100k	1.55%	N/A	N/A	N/A	N/A	N/A	1.55%	3.35%	N/A	N/A	N/A	N/A	N/A	3.35%	40%	N/A	N/A	N/A	N/A	N/A	40%	
6/6/20	>\$100k	1.75%	N/A	N/A	N/A	N/A	N/A	1.75%	3.60%	N/A	N/A	N/A	N/A	N/A	3.60%	45%	N/A	N/A	N/A	N/A	N/A	45%	

Purchase payment banding changed from \$175,000 to \$100,000 in September of 2015. S&P 500 Risk Control 1 Yr. Point-to-Point strategy with participation rate launched for the AssuranceSelect 7 on October 21, 2015.

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This chart shows the initial declared rates, indexed strategy caps and participation rates for terms that started on the 6th of each month in the second calendar quarter in years 2016-2021 (Chart Terms) and the corresponding rates, caps and participation rates when the terms renewed in years 2016-2021. It does not include information about the rates, caps and participation rates for terms that started on the 20th of such months, in other quarters in those years, or in prior years. Although the chart shows the caps/maximum indexed interest rate for each Strategy for each Chart Term, it does not show the indexed interest rate for any strategy for any Chart Term, which may be less than the cap.

When you buy a fixed-indexed annuity, you own an insurance company. For amounts held under the declared rate strategy, interest is credited daily at the declared rate. For amounts held under an indexed strategy, interest is credited on the last day of a term at the applicable indexed interest rate, which will never be higher than the cap for that strategy for that term. The guaranteed minimum declared rate and guaranteed minimum caps are set out on the contract specifications page. For each indexed strategy, the guaranteed minimum indexed interest rate for a term is 0%. Product issued under contract form number P1080015ID by Great American Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of MassMutual. Form number and features may vary by state. Product not available in all states. Copyright © 2021 Great American Life Insurance Company. All rights reserved.

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