

Products & Rates Effective 12/4/08

Great American Life's Traditional Annuity Hot Picks

\$1.25 Million SPDA Premium earns Ritz-Carlton® 5 day/4 night *Getaway for 2* with \$500 CASH!!

American Brokerage Services, Inc. 1-888-ABS-3131 (toll free)

12/29/2008

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
Great American Life Insurance Co.						
		A.M. Best A	Fitch A+	S&P A		
American Freedom 10-ST® Not Available in: NY (Medicaid Compatible¹)	1st Year 5.25% Includes 1.5% interest rate bonus yr. 1 ADDITIONAL DEPOSITS IN YR 1 Guaranteed minimum 3.00%	\$10,000	10% after 1st Year Interest income available immed. 1x5 Annuitization Optional; early annuitization factors may apply Income for a Fixed Period, Not to Exceed Life Expectancy Option * 1% Trail All Years - NO upfront commission	10 Years 9-9-8-7-6-5-4-3-2-1 Long Term Care & Terminal Illness riders where available	18-85Q 0-85 NQ	6.00% Reduced at age 76 Q Reduced at age 81NQ to 2.85% *Ask about optional trail
Long-Term Care Annuity Not Available in: CO,CT,FL, HI,KS,KY,MD,ME,MA,MN,NJ NY,NC,ND,PA,SD,UT,VA,WA,WI Variations: TX, OR Monthly benefits to consumer or provider	1st Year 4.75% Includes 1.5% interest rate bonus yr. 1 Current Base Rate 3.50% Guaranteed minimum 3.00% LTC: Can elect Aggregate Benefit Limit of 200% or 300% of Account Value paid out over 2 or 3 Years Call for details and expense charges	\$36,500	10% after 1st Year W/dr reduce coverage of LTC 1x7 Annuitization Optional; Early annuitization factors may apply	10 Years 10-9-8-7-6-5-4-3-2-1	45-80	7.00% 6.00% 61-70 4.50% 71-80 Ask about optional trail *Includes 2% Comm Bonus payout
Secure American® Not Available in: AK,MA,NH, NJ,NY,PA,UT,WA,ND Add'l Deposits First 3 Years	4.40% Account Value 3.40% Surrender Value 1% annuitization bonus, vests per year, up to 10% FY Eff. Yield: 5.44% Yield based on current AV rate, 1% available portion of annuitization bonus and .04% interest on avail. portion of bonus at rate of 4.45% Guaranteed minimum 3.00% Death benefit : Cash Value or Annuitize AV + Vested Bonus min. 7 yrs. Income for a Fixed Period, Not to Exceed Life Expectancy available during year 1-call for details!	\$10,000 (\$5000 for additional Purchase Payments)	10% per year after 1st year interest income available immed. (\$100 Minimum) 1x7 Annuitization Optional; Early annuitization factors may apply	Waived if annuitized! 7 Years: 9,8,7,6,5,4,3% Long Term Care & Terminal Illness riders where available	0-89 (NQ) 18-89 (Q)	7.40% 5.40% 71-80 5.15% 81-90 +25 BP Trail
American Freedom Stars and Stripes SM -5 Not available in: NY,OR,VA, State Var. IN,NJ,PA(4.10%/4.20%) (Medicaid Compatible)	4.70% Effective Yld 4.10%* 4.60% Effective Yld 4.00%* *Yield based on current rate and w/1.0% 1st-year interest rate bonus and .10% increasing base rate for years 2-5 Guar.Min: 3.00% (may vary by state)	for Purch. Payments: \$100,000+ \$10,000-\$99,999	10% after 1st Year Interest income available immed. Income for a Fixed Period, Not to Exceed Life Expectancy Option 1x5 Annuitization Optional	5 Years 7-6-5-4-3 +/- MVA Long Term Care & Terminal Illness riders where available 30 day window after rate guar period	0-89 NQ 18-89 Q	3.00% 2.10% ages 85-90 Ask about optional trail
Great Flex 6 ^{***} Not Available in: NY,OR,VT *** available with: Annuity Investors Life Guar.Min: 2.50% (where available and may vary by state)	1st Year 5.10% Includes 1.5% interest rate bonus yr. 1 \$50/mo EFT	\$3,000	10% after 1st Year 1x5 Annuitization Optional; Early Surrender charge each deposit-10 year Max surrender	6 Years 9-8-7-6-5-4 annuitization factors may apply	0-80 NQ 0-70 Q	7.50% 4.75% 56-70 3.75% 71-75 1.95% 76-80 Ask about optional trail
Asset Select 1-2-3 ^{SM***} Not Available in: NY,VT *** available with: Annuity Investors Life Guar.Min: 3.00% (where available and may vary by state)	Three-Year Term 3.00%		10% after 1st Year Interest income available immed. (\$500 min) 1x5 Annuitization Optional; Early Notification prior to end of term required for transfer of account value w/out early withdrawal charge	6 Years 7-7-6-6-5-4 Renews for like term if no notification given annuitization factors may apply	0-89 NQ 18-89 Q	1.44%

¹ These contracts can be used for annuitants who have applied for, or will be applying for, Medicaid and expect to enter a nursing home in the future. Use of these contracts for this purpose is not allowed in all states, and states have the authority to change regulations at any time. Client should consult an elder care attorney prior to purchase.

IMMEDIATE ANNUITIES (call for quotes)

Rates and Commissions Subject to Change without Notice