

Interest rates as of April 7, 2012

Rates will be determined by the date money is received, regardless of the order ticket date. To receive current rates, funds must be received by Friday, April 6.

For more information, call our Sales Support team at (800) 438.3398, ext. 11999.

Modified Single Premium ¹	Declared Rate Strategy ²				Indexed Strategies ³			Other Features	Notices	
	Current Declared Rate	Holding Acct. (Pur. Payment Acct.) Rate	FY Eff. Yield ⁴	Guar. Min. Surrender Value ⁵	Strategy Components	Monthly Avg. with Cap	Annual Pt.-to-Pt.			
Safe Outlook® For purchase payments under \$100,000 <i>6-year early withdrawal charge schedule</i>	1.25%	1.25%	1.25%	90% at 1%	Cap	3.50%	3.50%			
					Bailout Cap	3.00%	3.00%			
Safe Outlook For purchase payments \$100,000 and over <i>6-year early withdrawal charge schedule</i>	1.25%	1.25%	1.25%	90% at 1%	Cap	3.75%	3.75%			
					Bailout Cap	3.25%	3.25%			
Safe ReturnSM <i>10-year early withdrawal charge schedule</i>	1.10%	1.10%	1.10%	100% at 1%	Cap	4.00%	4.00%	Return of premium		
					Bailout Cap	3.50%	3.50%			
Flexible Premium ⁶	Declared Rate Strategy ²				Indexed Strategies ⁷				Bonus Features	Notices
	Current Declared Rate	Holding Acct. (Pur. Payment Acct.) Rate	FY Eff. Yield ⁴	Guar. Min. Surrender Value ⁸	Strategy Components	Monthly Avg. with Cap	Annual Pt.-to-Pt.	Monthly Sum		
American Legend® II <i>7-year early withdrawal charge schedule</i>	1.50%	1.50%	1.50%	100% at 1%	Index Spread	0%	0%	0%		
					Par. Rate	100%	100%	100%		
					Cap	4.25%	4.00%	2.00%		
American Valor® 10 <i>10-year early withdrawal charge schedule</i>	1.40%	1.40%	3.42%	100% at 1%	Index Spread	0%	0%		2.00% premium bonus in the first three contract years. ⁹	
					Par. Rate	100%	100%			
					Cap	3.50%	3.50%			
FIA Riders	Charges						Features			
IncomeSecureSM	0.85% of the benefit base amount, deducted from the account value						10% rollup credit, increasing payout percentages and charges refunded at death, if benefit period hasn't started			
IncomeSustainer Plus	1.25% of the benefit base amount, deducted from the account value						10% rollup credit, increasing payout percentages and enhanced death benefit options			

Please visit the secured web site for Oregon & American Valor II (available in DE only) rate information.

¹ 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(s) rate(s).

² The guaranteed minimum declared rate is 1.00%.

³ 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 a minimum cap guarantee of 1% for contract duration.

⁴ Yield based on current interest rate with premium bonus.

⁵ For Safe Return, the guaranteed minimum surrender value is 100% at 1% 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 1% less any withdrawals.

⁶ 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(s) rate(s).

⁷ 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 a minimum cap guarantee of 1% for contract duration. Monthly sum has guaranteed 100% participation rate and a minimum monthly cap guarantee of 1%.

⁸ For American Legend II, the guaranteed minimum surrender value is 100% at 1%, less early withdrawal charges that would apply to a full surrender. For American Valor 10, the guaranteed minimum surrender value is 100% at 1% less any withdrawals and the applicable early withdrawal charge rate multiplied by the account value.

⁹ 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.

Interest rates as of October 21, 2011

For more information, call our Sales Support team at (800) 438.3398, ext. 11999.

Single Premium		Base Rate	FY Rate	Guar. Min.	Effective Yield & Rate Features	Notes							
Secure American® 7-year early withdrawal charge schedule		2.60% AV ¹ 1.60% SV ¹	N/A	1.00%	3.63% eff. yield Annuitization bonus: 1.00% of the amount annuitized added to the account value for each completed contract yr, up to 10% ²								
Multi-Year Guaranteed Escalating Rate		Base Rate	FY Rate	FY Bonus	Effective Yield ³	Guaranteed Escalating Rates ⁴						Guar. Min.	Notes
						Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7		
SecureGain 5 SM - New!	Purchase payments under \$100,000	1.45%	1.70%	0.25%	1.70%	1.55%	1.65%	1.75%	1.85%	-	-	1.00%	
	Purchase payments \$100,000 and over	1.55%	1.80%	0.25%	1.80%	1.65%	1.75%	1.85%	1.95%	-	-	1.00%	
SecureGain 7 SM - New!	Purchase payments under \$100,000	1.25%	2.25%	1.00%	2.14%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	1.00%	
	Purchase payments \$100,000 and over	1.35%	2.35%	1.00%	2.24%	1.60%	1.85%	2.10%	2.35%	2.60%	2.85%	1.00%	
American Freedom Stars & Stripes® 5	Purchase payments under \$100,000	1.25%	1.50%	0.25%	1.50%	1.35%	1.45%	1.55%	1.65%	-	-	1.00%	Only available in CT
	Purchase payments \$100,000 and over	1.30%	1.55%	0.25%	1.55%	1.40%	1.50%	1.60%	1.70%	-	-	1.00%	
Multi-Year Guaranteed Escalating Rate		Base Rate	FY Rate	FY Bonus	Effective Yield ³	Guaranteed Escalating Rates ⁴						Guar. Min.	Notes
						Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7		
SecureGain 5 - No MVA New!	Purchase payments under \$100,000	1.20%	1.45%	0.25%	1.45%	1.30%	1.40%	1.50%	1.60%	-	-	1.00%	Available in IN, MN, MO, OH & VA
	Purchase payments \$100,000 and over	1.30%	1.55%	0.25%	1.55%	1.40%	1.50%	1.60%	1.70%	-	-	1.00%	
SecureGain 7 - No MVA New!	Purchase payments under \$100,000	1.10%	2.10%	1.00%	1.99%	1.35%	1.60%	1.85%	2.10%	2.35%	2.60%	1.00%	Available in IN, MN, MO, OH & VA
	Purchase payments \$100,000 and over	1.20%	2.20%	1.00%	2.09%	1.45%	1.70%	1.95%	2.20%	2.45%	2.70%	1.00%	
Immediate Annuity		Sample Quote: \$100,000 for a 65-year old male in Ohio, Non-qualified ⁵											
GALIC Single Premium Immediate Annuity		5-Yr Period Certain, EOP Monthly Pmts \$1,666.67						10-Yr Period Certain, EOP Monthly Pmts \$865.42					

¹ 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. For the state of Oregon, product is a single-tier version and credits only a current interest rate of 1.60%.

² Yield based on 2.60% AV rate, 1.00% available portion of 10% annuitization bonus (available starting in contract year two) and 0.03% interest on available portion of bonus at the rate of 2.60%. Annuitization bonus is not available if contract is annuitized for less than seven years.

³ Yield based on current interest rate with a first-year bonus and increasing base rate for the initial term.

⁴ Escalating interest rates guaranteed for initial term.

⁵ SPIA rates are as of 3/12/12. Visit the Business Building section of www.GAFRI.com and look under Sales Tools 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.