

# Great American Life *news*



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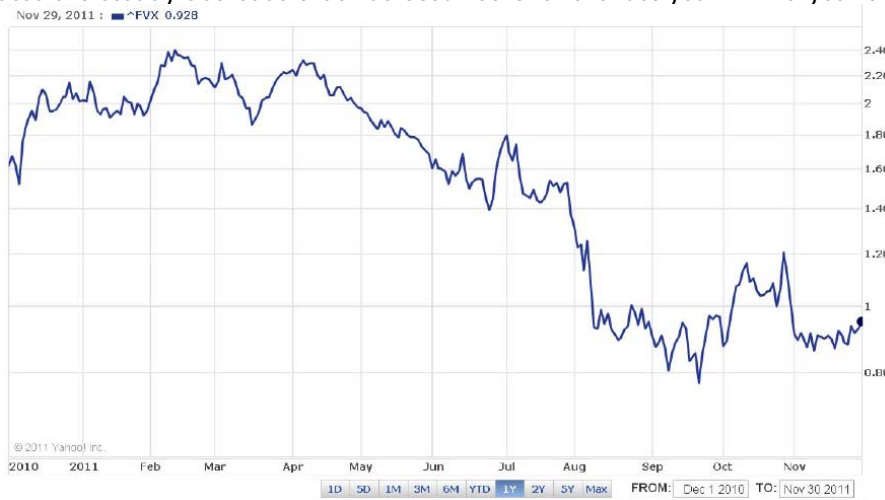
December 5, 2011

## Guaranteed Minimum Cap Decreases

As you may be aware, five-year treasury rates have steadily fallen over the past year and these rates impact the guaranteed minimums we offer on our annuity contracts. Due to the falling rates, minimum caps for our fixed-indexed annuity products are **decreasing to 1% effective December 12, 2011**. Existing contracts are not affected by the change.

The guaranteed minimum cap will be based on the date money is received, regardless of the order ticket date. Therefore, all contracts must be paid by December 9, 2011 in order to receive the 2% guaranteed minimum cap. This includes any existing or pending transfers—no exceptions.

This chart illustrates the steady decrease that has occurred over the last year in five-year treasury rates.



Our fixed-indexed annuity products continue to offer competitive benefits to support your sales. Please refer to the [interest rate chart](#) for current rates.

## New SecureGain 5 & SecureGain 7 State Approvals



The SecureGain 5<sup>SM</sup> fixed annuity is now available for sale in **Alaska, Hawaii, and Minnesota**. The American Freedom Stars & Stripes<sup>®</sup> 5 is now retired in these states. We will continue to accept order tickets through December 30, 2011 and funds must be received by January 27, 2012.

The SecureGain 7<sup>SM</sup> fixed annuity is now available for sale in **Minnesota**. Minnesota requires the non-MVA version of both products. Check out the latest [state approval chart](#).

## NAIC Training Reminder



Please remember that if your state has adopted the NAIC model regulation, the date on which new business paperwork is completed must be at least one day after the required training is completed. For example, if you complete training on December 5, 2011, the earliest new paperwork may be completed is December 6, 2011.

Complete the required training [here](#).

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