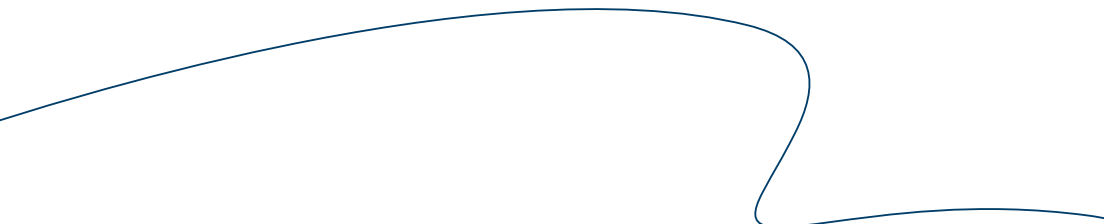


GAFRI *Partner Points*

2012



Earn. Envision. Enjoy.





Earn. Envision. Enjoy.

You work hard for your annuity sales and now it's time to let your sales work for you! GAFRI Partner Points is our exciting incentive program that gives you the opportunity to get rewarded for your sales. The program offers a wide selection with thousands of reward opportunities ranging from luxury vacations to today's hottest electronics. If you can't make up your mind, no problem—gift cards are available for a variety of shopping and dining experiences!

With GAFRI Partner Points, we make it easy to earn your next reward:

Earn GAFRI Partner Points on premium paid beginning Jan. 1, 2012, on eligible products from Great American Life®. You'll earn one GAFRI Partner Point for every:

- ★ \$25 in paid single premium

Track your progress online by logging on to www.GAFRI.com/PartnerPoints.

Redeem GAFRI Partner Points once you've reached 30,000 points, which equals \$750,000 in paid single premium. Whether you prefer travel or merchandise rewards, the choice is yours.

Ready to take it to the next level? Read on for exciting program details for 2012!



*Sit back and relax at your
favorite sporting event.*

GAFRI Partner Points Elite

As an added incentive, you can earn extra benefits and bonus points by qualifying for GAFRI Partner Points Elite. To qualify for silver, gold or platinum status, simply reach the minimum points requirement, and you'll automatically receive extra benefits and up to 35,000 additional GAFRI Partner Points!

Silver status 50,000 points
 \$1.25 million in paid single premium

Reach silver status once you have 50,000 earned points for your 2012 production. You'll receive a special recognition from GAFRI, plus:

★ **5,000 redeemable bonus points.**

Once you reach silver status, you're quickly on your way to reaching gold status where you'll receive even more great benefits!



*Take time out in front of your
new flat screen television.*

GAFRI Partner Points Elite

Gold status 100,000 points
 \$2.5 million in paid single premium

Reach gold status once you have 100,000 earned points for your 2012 production. You'll receive a special recognition from GAFRI, plus:

- ★ Personalized service with a private reward phone line.
- ★ A simplified reward experience with access to the Concierge Reward Center.
- ★ **10,000 redeemable bonus points.**

Gold status is great, but don't stop now. Keep selling and you'll reach platinum status before you know it!



*Escape with a
luxury vacation.*

GAFRI Partner Points Elite

Platinum status 200,000 points
\$5 million in paid single premium

Congratulations on reaching platinum status! Your hard work earns you these exciting benefits:

- ★ Personalized service with a private reward phone line.
- ★ A simplified reward experience with access to the Concierge Reward Center.
- ★ Exclusive luxury vacation packages.
- ★ If you can't find what you're looking for on our site, no problem. You may purchase your own reward and submit your receipt to us for a refund! Restrictions apply. Please visit **www.GAFRI.com/PartnerPoints** for complete rules and details.
- ★ **20,000 redeemable bonus points.**

There's more! Keep reading to learn about additional benefits available to you as a Great American Life[®] partner.

platinum



Access a full package of *benefits*

To thank you for your partnership, we've packaged the following optional benefits for your convenience. These benefits are provided just for being appointed with us! For your business, your family, your clients and for you—we have you covered.

Errors & Omissions Coverage

Comprehensive coverage and competitive rates. Please note that rates and program qualifications have changed for 2012. Be sure to check out full details at www.GAFRI.com/Benefits.

MetLife Group Life Insurance

Receive auto-issued discounted group life and accidental death and dismemberment insurance through NAPA. Choose from three coverage limits!

Mobile Service Discounts

Discounted mobile service plans and select accessories with Sprint and Verizon Wireless.

Office Discounts

Discounted services and merchandise from Copytalk, EbixExchange, Dell, Forefield, National Underwriter Company, Office Depot and more.

For complete Partner Benefits information, details and rules, visit www.GAFRI.com/Benefits.

GAFRI Partner Points terms and conditions

Production Eligibility: Writing distribution partner on the original application will be the distribution partner of record for this program. Split cases will be given credit based on the commission split percentage noted on the application. If the distribution partner is affiliated with a Broker/Dealer that applies FINRA rules regarding cash/non-cash compensation to indexed annuities, those indexed annuity sales may not be eligible for this promotion. If applicable, this contest may be available at the discretion of your Broker/Dealer. Products specific to the bank market are excluded. Renewal and annualized premium are not included.

Distribution Partner Eligibility: To earn and redeem points, the distribution partner must be licensed with Great American Life and be active and in good standing.

Points Redemption: Points may not be transferred. Redeeming distribution partner will receive a 1099 for the value of the prize redemption for the year in which the points are redeemed. GAFRI will not pay cash in lieu of points. Redeemable points do not currently have an expiration date. However, GAFRI reserves the right to implement an expiration date for any outstanding pending or redeemable points with a minimum of three months' notice.

Bonus Points: Please note that any bonus points received do not count toward level achievement.

Carry Over: Redeemable points earned in 2012 will be carried over to the next program year.

GAFRI, at its sole discretion, may extend, modify or terminate this incentive program at any time.

For a full list of terms and conditions, please refer to the GAFRI Partner Points website, accessible via the secure agent web site at www.GAFRI.com/PartnerPoints. Or, feel free to call us with any program questions at **(800) 438.3398, ext. 11999**.

program details

