



Earn. Envision. Enjoy.

What is the GAFRI Partner Points program?

GAFRI Partner Points is an exciting incentive program from Great American Financial Resources®, Inc. Earn points on premium paid on eligible annuity products from Great American Life Insurance Company®.

How long does GAFRI Partner Points run?

The program runs by calendar year. The 2012 program counts premium received from January 1, 2012, through December 31, 2012.

How do I earn points?

Earn points on eligible fixed, fixed-indexed and single premium immediate annuity products issued by Great American Life®. You'll earn one GAFRI Partner Point for every **\$25** in paid single premium. Split cases will be given credit based on the commission split percentage on the application.

How will I know how many points I have earned?

Track your progress online by logging on to the secure agent website at www.GAFRI.com/PartnerPoints. A minimum of 30,000 points (\$750,000 in paid single premium) must be earned and credited before you may begin redeeming points. Please note that you must have an active login with www.GAFRI.com in order to view points, view award choices and redeem points.

What's the difference between redeemable and pending points?

Points are considered **pending** until the 30,000 minimum points requirement is met. Points carried over from the previous year are also considered pending until the minimum points requirement is met for the current year. Once you reach 30,000 points for the current year, your carry over points will be added to your redeemable points balance.

Points are considered **redeemable** once you reach the 30,000 minimum points requirement. Redeemable points can be used to select from the variety of reward opportunities available to you!

I'm ready to redeem my points. What do I do next?

Points may be redeemed via the GAFRI Partner Points website, accessible through the secure agent site at www.GAFRI.com/PartnerPoints. Before you reach the program minimum, however, you do have the ability to create a wish list of items that you're working toward earning. You must have an active login with www.GAFRI.com in order to do so.

How long do I have to redeem my GAFRI Partner 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. Redeemable points earned in 2012 will be carried over to the next program year.

How do I get involved with the program?

All distribution partners appointed to sell fixed annuity products with Great American Life are automatically enrolled in the program.

Will I be able to redeem my points no matter what?

You will have to be an active agent in good standing with GAFRI to redeem points. You must also have an active [GAFRI.com](http://www.GAFRI.com) login. Points may only be redeemed if they are denoted as redeemable. Pending points may not be redeemed.

Who can I call if I have more questions?

Please call Award Headquarters at **(800) 989.7601** for questions about redemption or award details. A complete list of program rules can be found on the GAFRI Partner Points website at www.GAFRI.com/PartnerPoints.