

# Loyal American Life Insurance Company® Fixed Annuities Interest Rates

**Fixed annuity interest rates effective October 19, 2009.** Applications and order tickets with checks received in the Home Office by end of business day Friday, October 16, 2009 will be processed with the previous rate. Transfers and rollovers received by October 16, 2009 must have the funds in the Home Office by Friday, November 13, 2009 to receive the previous rate.



**For more information, call our Inside Wholesalers at (800) 438.3398, ext. 17197.**

Multi-Year Guaranteed Rate Annuities <sup>1</sup>	Base Rate	FY Rate	Eff Yield	Guaranteed Rates				Exceptions
				Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Loyal SureSaver 5 <sup>SM</sup>	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	
Loyal SureSaver 5 Purchase Payments \$100,000 and over	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	

**Fixed-indexed annuity interest rates effective November 9, 2009.** Rates will be determined by the date money is received, regardless of the order ticket date.

Flexible Premium Fixed-Indexed Annuities <sup>2</sup>	Declared Rate Strategy <sup>3</sup>			Indexed Strategies <sup>4</sup>			Bonus Features and Rate Notices
	Current Declared Rate	Holding Acct. (Pur. Payment Acct.) Rate	FY Eff. Yield <sup>5</sup>	Strategy Components	Monthly Avg. with Cap	Annual Pt.-to-Pt.	
Loyal Outlook <sup>SM</sup>	2.25%	2.25%	2.25%	Index Spread	0%	0%	
				Par. Rate	100%	100%	
				Cap	5.5%	5%	
Loyal Outlook - Oregon	2.00%	2.00%	2.00%	Index Spread		0%	
				Par. Rate		100%	
				Cap		5%	
Loyal Gateway <sup>SM</sup>	2.00%	2.00%	4.04%	Index Spread	0%	0%	2% premium bonus <sup>6</sup> in the first contract year.
				Par. Rate	100%	100%	
				Cap	3.25%	3%	
Loyal Generation <sup>SM</sup>	2.00%	2.00%	9.65% (7.5% Bonus); 7.61% (5.5% Bonus)	Index Spread	0%	0%	7.5% premium bonus <sup>6</sup> for Purchase Payments in first three contract years through age 55, 5.5% for ages 56 through 85.
				Par. Rate	100%	100%	
				Cap	4.5%	4%	
Loyal Generation Purchase Payments \$100,000 and over	2.00%	2.00%	9.65% (7.5% Bonus); 7.61% (5.5% Bonus)	Index Spread	0%	0%	7.5% premium bonus <sup>6</sup> for Purchase Payments in first three contract years through age 55, 5.5% for ages 56 through 85.
				Par. Rate	100%	100%	
				Cap	4.5%	4.25%	

Immediate Annuity	Sample Quote: \$100,000 for a 65-year old male in Ohio, Non-qualified <sup>7</sup>		
Loyal Single Premium Immediate Annuity	5-Yr Period Certain, EOP Monthly Pmts	10-Yr Period Certain, EOP Monthly Pmts	Single Life Contingent, BOP Annual Pmts
	\$1,683.42	\$946.04	\$7,446.14

<sup>1</sup> Due to rate sensitivity of the SureSaver 5, we recommend advertising for this product should only be in e-media (fax and e-mails) and not print materials.

<sup>2</sup> 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(ies) rate(s). The Guaranteed Minimum Surrender Value is 87.5% at 2% (NJ has a Guaranteed Minimum Surrender Value of 90% at 2%) .

<sup>3</sup> Guaranteed Minimum Declared Rate is 2%.

<sup>4</sup> 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 minimum Cap guarantee of 2% for contract duration (OR has a guaranteed 50% Participation Rate, 8% Index Spread and minimum Cap guarantee of 2% for contract duration). Note that all indexed strategies may not be available in all states.

<sup>5</sup> Yield based on current interest rate with premium bonus.

<sup>6</sup> Referred to as Purchase Payment bonus in the contract.

<sup>7</sup> SPIA Rates are as of 10/6/09. Go to Agent Access on [www.GAFRI.com](http://www.GAFRI.com) and click on "SPIA Calculator" 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](http://www.GAFRI.com).

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