

GAFRI *Partner Points*



Your success. Your rewards.

Earn

Earn GAFRI Partner Points on premium paid beginning January 1, 2011, on eligible products from Annuity Investors[®] Life and Great American Life[®]. You'll earn one GAFRI Partner Point for every:

- ★ **\$25 in paid single premium** and
- ★ **\$5 in first-year flexible (payroll deduct) paid premium**

Track

Track your progress online by logging on to the secure agent website at www.GAFRI.com/PartnerPoints. Please note that you must have an active login with www.GAFRI.com in order to view points, view award choices and redeem points.

Redeem

GAFRI Partner Points are redeemable once **30,000 points** have been earned and credited (\$750,000 in paid single premium, \$150,000 in paid first-year flex, or a combination thereof). Now, you have the ability to select how you would like to be rewarded, with thousands of items in many different categories. From hot air balloon rides to new tires for your car, the possibilities are truly endless—and the choice is all yours.

As an added incentive, your production now qualifies you to participate in **GAFRI Partner Points Elite**. Your Silver, Gold or Platinum status provides extra benefits—and more points!

For more information about this exciting program, visit www.GAFRI.com/PartnerPoints.

Terms and Conditions

To earn and redeem points, you must hold an active contract with a GAFRI insurance subsidiary and be active and in good standing. Redeemable points earned in 2011 will be carried over to the next program year. If points are pending as of the December 31, 2011 program reporting, 50 percent of the pending points will be carried over. Please note that these points will remain in pending status until the 2012 program minimum points requirement is met.

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 at www.GAFRI.com/PartnerPoints.



GAFRI *Partner Points* Frequently Asked Questions



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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 Annuity Investors Life Insurance Company® and Great American Life Insurance Company®.

How long does GAFRI Partner Points run?

The program runs by calendar year. The 2011 program counts premium received from January 1, 2011, through December 31, 2011.

How do I earn points?

Earn points on eligible fixed, fixed-indexed and single premium immediate annuity products issued by Annuity Investors® Life and Great American Life®. You'll earn one GAFRI Partner Point for every **\$25** in paid single premium, and one point for every **\$5** in first-year flexible (payroll deduct) paid 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, \$150,000 in paid first-year flex, or a combination thereof) 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.

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**. 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 2011 will be carried over to the next program year. If points are pending as of the December 31, 2011 program reporting, 50 percent of the pending points will be carried over. Please note that these points will remain in pending status until the 2012 program minimum points requirement is met.

How do I get involved with the program?

All distribution partners appointed to sell fixed annuity products with Annuity Investors® Life and 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 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**.

