



Have it all with **GAFRI Partner Points**

Earn

Earn GAFRI Partner Points on premium paid beginning **January 1, 2008**, 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 paid premium**

Track

Track your progress online by logging on to the secure agent web site at **www.GAFRI.com**. Click on "Benefits & Incentives," then click on "Partner Points" – and you're on your way! Please note that you must have an active login with **www.GAFRI.com** in order to view points, view award choices and redeem points.

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 2008 will be carried over to the next program year. If points are pending as of the December 31, 2008 program reporting, 50 percent of the pending points will be carried over. Please note that these points will remain in pending status until the 2009 program minimum points requirement is met.

Redeem

GAFRI Partner Points are redeemable once **30,000 points** have been earned and credited. 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.



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 web site, accessible via the secure agent web site at **www.GAFRI.com**.