

FACTS

WHAT DOES GREAT AMERICAN ADVISORS, INC. DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, address, social security number, gender; • Assets, income, beneficiaries, and investment objectives and accounts with others; • Brokerage and/or investment advisory transaction history with us or our service providers such as clearing firms or other companies, account balances, and • Credit history and worthiness, work information. <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to operate their business. In the section below, we list the reasons financial companies may share their customers' personal information; whether Great American Advisors, Inc. chooses to share; and your ability to limit this sharing.

Reasons we can share your personal information	Does Great American Advisors, Inc. share?	Can you limit this sharing?
For general business purposes— such as to process transactions, maintain account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For marketing purposes— to offer other products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For affiliates' business purposes— information about your transactions and experiences	Yes	No
For non-affiliates to market to you	No	Not applicable

Who we are	
Who is providing this notice?	This notice is provided by Great American Advisors, Inc.

Questions?	Call 1-800-216-3354 or go to http://www.gaadvisors.com/ .
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What we do

How does Great American Advisors, Inc. protect my personal information?	We follow the data security laws that apply to us. We protect your information by using physical and technical safeguards. We limit access to your information to those who need it to do their jobs. Our business partners are also legally bound to use your information for our purposes only. They may not share it or use it in any other way.
How does Great American Advisors Inc. collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or give us your contact information; • Apply for insurance or seek advice about your investments; • Tell us about your investment or retirement portfolio. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include: Annuity Investors Life Insurance Company®, Great American Life Insurance Company®, Manhattan National Life Insurance Company, AAG Insurance Agency, Inc., QQ Agency of Texas, Inc.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Great American Advisors, Inc. only shares your information with non-affiliates as described in this notice, and <i>not</i> so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Other important information

You may have additional rights under state or other applicable laws.

We do not share information subject to the Fair Credit Report Act with our affiliates except as allowed by law.

You have a right to review the personal information we collect to provide you with insurance products and services. To do so you must ask us in writing and send a letter to the Privacy Officer at P.O. Box 120, Cincinnati, Ohio 45201.

When you write to us, please include your full name, address, telephone number and policy number in your letter. We may charge a fee for copies of records you request. If you believe the information is incorrect, please write to us and explain why you believe it is incorrect and we will review it. If we agree, we will correct our records. If we do not agree, you may submit in writing a short report of the dispute to our Privacy Officer.

For Vermont Residents only: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found using the contact information above for Questions.