

Product Reference Guide

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| Product name | Issue ages | Tax qualifications | Purchase payments | Bonus features | Early withdrawal charges | Product features |
|--|------------------------|--|--|--|--|--|
| Fixed Annuities | | | | | | |
| SecureGain 5SM <i>P1088011NW</i> | 18-89 (Q) 0-89 (NQ) | 403(b) (Traditional & Roth); 457(b); Traditional IRA; Roth IRA; SIMPLE IRA; Inherited IRA; Non-qualified | Minimum: \$10,000 Maximum: \$750,000 for age 0-79; \$500,000 for age 80+ without prior Home Office approval | 0.25% first-year interest rate bonus | 5-year declining: 9%, 8%, 7%, 6%, 5%; market value adjustment applies to withdrawals in excess of free withdrawal allowance | <ul style="list-style-type: none"> Guaranteed escalating base rate with 0.10% rate increase in years 2-5 of the initial term 10% penalty-free withdrawal beginning first contract year Account value death benefit Annuitization minimum payout period: 5 years |
| SecureGain 7SM <i>P1088111NW</i> | 18-85 (Q) 0-85 (NQ) | 403(b) (Traditional & Roth); 457(b); Traditional IRA; Roth IRA; SIMPLE IRA; Inherited IRA; Non-qualified | Minimum: \$10,000 Maximum: \$750,000 for age 0-79; \$500,000 for age 80+ without prior Home Office approval | 1% first-year interest rate bonus | 7-year declining: 9%, 8%, 7%, 6%, 5%, 4%, 3%; market value adjustment applies to withdrawals in excess of free withdrawal allowance | <ul style="list-style-type: none"> Guaranteed escalating base rate with 0.25% rate increase in years 2-7 of the initial term 10% penalty-free withdrawal beginning first contract year Account value death benefit Annuitization minimum payout period: 5 years |
| Secure American[®] <i>P1037705NW & P1037805NW</i> | 18-89 (Q) 0-89 (NQ) | 403(b); Traditional IRA; Roth IRA; SEP IRA; SIMPLE IRA; Non-qualified | Minimum: \$10,000 Additional purchase payments accepted in first three contract years; minimum \$5,000 Maximum: \$750,000 for age 0-79; \$500,000 for age 80+ without prior Home Office approval | 1% annuitization bonus vests per year, up to 10% | 7-year declining: 9%, 8%, 7%, 6%, 5%, 4%, 3%; applies to each purchase payment | <ul style="list-style-type: none"> Penalty-free withdrawal of up to 10% of initial purchase payment available immediately Account value and cash value¹ may be credited with different rates After first contract year, 10% penalty-free withdrawal of cash value¹ as of most recent contract anniversary Annuitization minimum payout period: 7 years² Income for a fixed period, not to exceed life expectancy |
| Immediate Annuity | | | | | | |
| GALIC[®] SPIA <i>P1020203NW</i> | 18-95 (Q) 0-95 (NQ) | 403(b); Traditional IRA; Roth IRA; Non-qualified | Minimum: \$10,000 Maximum: \$750,000 for age 0-79; \$500,000 for age 80+ without prior Home Office approval | N/A | Minimum payout period guidelines To age 78: Life and/or 20 years certain To age 84: Life and/or 15 years certain To age 90: Income for a fixed period, not to exceed life expectancy To age 92: Life and/or 10 years certain | Immediate annuity with the following benefit options: <ul style="list-style-type: none"> Fixed period Single life contingent Joint life contingent with reduction to survivor Certain and single life contingent Certain and joint life contingent Income for a fixed period, not to exceed life expectancy |
| Fixed-Indexed Annuities | | | | | | |
| Safe ReturnSM <i>P1074509NW</i> | 18-85 (Q) 0-85 (NQ) | 403(b) (Traditional & Roth); 457(b); Traditional IRA; Roth IRA; SIMPLE IRA; Inherited IRA; Non-qualified | Minimum: \$25,000 Additional purchase payments accepted in first two months of contract; minimum \$2,000 (Q); \$5,000 (NQ) Maximum: \$750,000 for age 0-79; \$500,000 for age 80+ without prior Home Office approval | N/A | 10-year declining: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% ⁸ | <ul style="list-style-type: none"> Return of premium guarantee Bailout cap on indexed strategies: Annual point-to-point & monthly averaging 10% penalty-free withdrawal beginning first contract year Account value death benefit Annuitization minimum payout period: 10 years GMSV: 100% of purchase payments at 1%³ |

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|---|------------------------|---|--|--|---|---|
| Safe Outlook® P1077409NW | 18-85 (Q) 0-85 (NQ) | 403(b) (Traditional & Roth); 457(b); Traditional IRA; Roth IRA; SIMPLE IRA; Inherited IRA; Non-qualified | Minimum: \$10,000 Additional purchase payments accepted in first two months of contract; minimum \$2,000 (Q); \$5,000 (NQ) Maximum: \$750,000 for age 0-79; \$500,000 for age 80+ without prior Home Office approval | N/A | 6-year declining: 9%, 8%, 7%, 6%, 5%, 4% | <ul style="list-style-type: none"> • Bailout cap on indexed strategies: Annual point-to-point & monthly averaging • 10% penalty-free withdrawal beginning first contract year • Account value death benefit • Annuitization minimum payout period: 10 years • GMSV: 90% of purchase payments at 1%⁴ |
| American Legend® II P1406005NW & P1406105NW | 18-85 (Q) 0-85 (NQ) | 403(b) (Traditional & Roth); 457(b); Traditional IRA; Roth IRA; SEP IRA; SIMPLE IRA; Inherited IRA; Non-qualified | Minimum: \$10,000 Additional purchase payments accepted; minimum \$2,000 (Q); \$5,000 (NQ) Maximum: \$750,000 for age 0-79; \$500,000 for age 80+ without prior Home Office approval | N/A | 7-year declining: Ages through 57: 12%, 11%, 10%, 9%, 8%, 7%, 6% Ages 58-85: 9%, 8%, 7%, 6%, 5%, 4%, 3% | <ul style="list-style-type: none"> • Flexible purchase payments accepted • Participation rate is 100% for available indexed strategies⁵ • Indexed strategies: Annual point-to-point, monthly averaging and monthly sum • 10% penalty-free withdrawal beginning first contract year • Death benefit is the greater of the account value or GMSV • Annuitization minimum payout period: 5 years² • GMSV: 100% of purchase payments at 1%⁶ |
| American Valor® 10 P1431410NW | 18-85 (Q) 0-85 (NQ) | 403(b) (Traditional & Roth); 457(b); Traditional IRA; Roth IRA; SIMPLE IRA; Non-qualified | Minimum: \$10,000 Additional purchase payments accepted; minimum \$2,000 (Q); \$5,000 (NQ) Maximum: \$750,000 for age 0-79; \$500,000 for age 80+ without prior Home Office approval | 2% premium bonus ⁷ for purchase payments received in the first three contract years | 10-year declining: ⁸ 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% | <ul style="list-style-type: none"> • Flexible purchase payments accepted • Participation rate is 100% for available indexed strategies⁵ • Indexed strategies: Annual point-to-point and monthly averaging • 10% penalty-free withdrawal beginning first contract year • Account value death benefit • Annuitization minimum payout period: 7 years • GMSV: 100% of purchase payments at 1%³ |

FIA Riders

| Product name | Issue ages | Current rider charge | Rollup liquidity | Product features |
|--|---|---|--|--|
| IncomeSustainer® R1417507NW | 40-70 (Q) 40-85 (NQ) Income benefits may begin at age 55 (Q&NQ) | 0.75% of the BBA, deducted from the account value | None. Rollups stop on any withdrawal. | <ul style="list-style-type: none"> • Guaranteed withdrawal benefit rider,⁹ available with fixed-indexed annuities for an additional charge • 10% rollup credit • Resets available at first anniversary • Competitive payout percentages that increase until benefit start date¹⁰ • Rider cost refunded at death, if benefit period hasn't started |
| IncomeSustainer® Plus R6032810NW | 50-85 (Q&NQ) | 1.15% of the BBA, deducted from the account value | Required minimum distributions and withdrawals up to the free withdrawal allowance do not stop the rollup but are subtracted from the rollup amount. The BBA is reduced proportionally for the withdrawal, but rollup continues off initial eligible premium. Any withdrawals larger than the RMD or FWA will stop the rollup period and may reduce rollup base. | <ul style="list-style-type: none"> • Guaranteed withdrawal and death benefit rider,⁹ available with fixed-indexed annuities for an additional charge • 10% rollup on income and death benefits • Resets available at first anniversary • Enhanced death benefit with beneficiary choice of lump sum payout or annuitization • Competitive payout percentages that increase until benefit start date¹⁰ |

Please note that extended care and terminal illness waivers⁹ are available for all of the Great American Life® annuities except the SPIA.

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1 Referred to as gross surrender value in the contract.
2 Not applicable to income for a fixed period, not to exceed life expectancy.
3 Less any gross withdrawal amounts prior to surrender date and less the account value multiplied by the early withdrawal charge rate.
4 Less withdrawals and any applicable early withdrawal charges.
5 Participation rates in current strategies are guaranteed for strategy duration.
6 Less any gross withdrawal amounts prior to surrender date and less any early withdrawal charges that would apply on a full surrender.

7 Referred to as purchase payment bonus in the contract.
8 Each month, this charge decreases by 1/12th of the difference between the rate for the current contract year and the next contract year.
9 Not available in all states. Extended care waiver is offered under form number R6020708NW, R6026109NW or R6032410NW. Terminal illness waiver offered under form number R6019308NW, R6025809NW or R6032310NW.
10 The maximum benefit percentage of 8% or 7% is available at age 90.