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Product Reference Guide for Financial Institutions

Fixed Annuities

	American Freedom ClassicSM 3 <i>P1133518NW</i>	American Freedom AspireSM 5 <i>P1463016NW</i>	American Freedom AspireSM 7 <i>P1459716NW</i>	American Freedom Stars & Stripes[®] 5 <i>P1086811NW</i>	American Freedom Stars & Stripes[®] 7 <i>P1081610NW</i>
Issue ages	Qualified: 0-89 Non-qualified: 0-89 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 0-89 Non-qualified: 0-89 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 0-85 Non-qualified: 0-85 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 0-89 Non-qualified: 0-89 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 0-88 Non-qualified: 0-88 Inherited IRA: 0-75 Inherited non-qualified: 0-75
Tax qualifications	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified
Purchase payments	Minimum: \$10,000 Maximum: \$1 million for ages 0-85; \$500,000 for ages 86+ without prior Home Office approval	Minimum: \$2,000 Additional purchase payments accepted; minimum \$2,000 Maximum: \$1 million for ages 0-85; \$500,000 for ages 86+ without prior Home Office approval	Minimum: \$2,000 Additional purchase payments accepted; minimum \$2,000 Maximum: \$1 million for ages 0-85 without prior Home Office approval	Minimum: \$10,000 Maximum: \$1 million for ages 0-85; \$500,000 for ages 86+ without prior Home Office approval	Minimum: \$10,000 Maximum: \$1 million for ages 0-85; \$500,000 for ages 86+ without prior Home Office approval
Early withdrawal charges	6-year declining: 9%, 8%, 7%, 6%, 5%, 4%; market value adjustment applies to withdrawals in excess of free withdrawal allowance Commission chargeback: 100% for surrenders, deaths and annuitizations during the first 12 months.	5-year rolling: 7%, 7%, 7%, 6%, 5%; all charges end after 10th contract anniversary Commission chargeback: 100% for surrenders, deaths and annuitizations during the first 12 months.	7-year rolling: 7%, 7%, 7%, 6%, 5%, 4%, 3%; all charges end after 10th contract anniversary Commission chargeback: Same as American Freedom Aspire 5	5-year declining: 9%, 8%, 7%, 6%, 5%; market value adjustment applies to withdrawals in excess of free withdrawal allowance Commission chargeback: For surrenders and withdrawals (excluding systematic withdrawals), 100% during the first six months and 50% in months seven through 12. For deaths, 50% in the first six months. For annuitizations, 100% during the first 12 months.	7-year declining: 9%, 8%, 7%, 6%, 5%, 4%, 3%; market value adjustment applies to withdrawals in excess of free withdrawal allowance Commission chargeback: Same as American Freedom Stars & Stripes 5
Product features	<ul style="list-style-type: none"> ➤ Offers two three-year terms ➤ Interest rates are set at the beginning of each term, and are guaranteed for three years ➤ Early withdrawal charges and MVAs do not apply to surrenders in the last 30 days of the first three-year term ➤ 10% penalty-free withdrawal beginning first contract year ➤ Extended care and terminal illness waiver riders¹ 	<ul style="list-style-type: none"> ➤ Guaranteed increasing rates for each purchase payment during its five-year term ➤ Return of premium guarantee on or after the third contract anniversary ➤ 10% penalty-free withdrawal beginning first contract year ➤ Extended care and terminal illness waiver riders¹ 	<ul style="list-style-type: none"> ➤ Guaranteed increasing rates for each purchase payment during its seven-year term ➤ Return of premium guarantee on or after the third contract anniversary ➤ 10% penalty-free withdrawal beginning first contract year ➤ Extended care and terminal illness waiver riders¹ 	<ul style="list-style-type: none"> ➤ Guaranteed increasing rate during the five-year term ➤ 10% penalty-free withdrawal beginning first contract year ➤ Account value death benefit ➤ Annuitization minimum payout period: 5 years ➤ Extended care and terminal illness waivers¹ 	<ul style="list-style-type: none"> ➤ Guaranteed increasing rate during the seven-year term ➤ 10% penalty-free withdrawal beginning first contract year ➤ Account value death benefit ➤ Annuitization minimum payout period: 5 years ➤ Extended care and terminal illness waivers¹

Questions?

Call the Sales Desk at 888-504-7109, option 2

Fixed-Indexed Annuities

	AssuranceSelectSM 5 <i>P1113516NW</i>	AssuranceSelectSM 5 Plus <i>P1126818NW</i>	AssuranceSelectSM 7 <i>P1080010NW</i>	AssuranceSelectSM 7 Plus <i>P1471718NW</i>
Issue ages	Qualified: 0-89 Non-qualified: 0-89 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 0-89 Non-qualified: 0-89 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 0-85 Non-qualified: 0-85 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 0-85 Non-qualified: 0-85 Inherited IRA: 0-75 Inherited non-qualified: 0-75
Tax qualifications	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified
Purchase payments	Minimum: \$10,000 Additional purchase payments accepted in first two months of contract; minimum \$2,000 Maximum: \$1 million for ages 0-85; \$500,000 for ages 86+ without prior Home Office approval	Minimum: \$10,000 Additional purchase payments accepted in first two months of contract; minimum \$2,000 Maximum: \$1 million for ages 0-85; \$500,000 for ages 86+ without prior Home Office approval	Minimum: \$10,000 Additional purchase payments accepted in first 10 contract years; ² minimum \$2,000 Maximum: \$1 million for ages 0-85 without prior Home Office approval	Minimum: \$10,000 Additional purchase payments accepted in first 10 contract years; minimum \$2,000 Maximum: \$1 million for ages 0-85 without prior Home Office approval
Early withdrawal charges	5-year declining: 9%, 8%, 7%, 6%, 5% Commission chargeback: 100% for surrenders, withdrawals (excluding systematic withdrawals), annuitizations and deaths during the first 12 months.	5-year declining: 9%, 8%, 7%, 6%, 5%; market value adjustment applies to withdrawals in excess of free withdrawal allowance Commission chargeback: 100% for surrenders, withdrawals (excluding systematic withdrawals), annuitizations and deaths during the first 12 months.	7-year declining: 9%, 8%, 7%, 6%, 5%, 4%, 3% Commission chargeback: 100% for surrenders, withdrawals (excluding systematic withdrawals) and annuitizations during the first 12 months. 50% for deaths in first six months.	7-year declining: 9%, 8%, 7%, 6%, 5%, 4%, 3%; market value adjustment applies to withdrawals in excess of free withdrawal allowance Commission chargeback: 100% for surrenders, withdrawals (excluding systematic withdrawals), annuitizations and deaths during the first 12 months.
Product features	<ul style="list-style-type: none"> ➤ Indexed strategies: Point-to-point with cap ➤ 10% penalty-free withdrawal beginning first contract year ➤ Death benefit is greater of account value or GMSV ➤ Annuitization minimum payout period: 10 years ➤ GMSV: 100% of purchase payments plus interest credited at a guaranteed minimum rate³ ➤ Extended care and terminal illness waivers¹ 	<ul style="list-style-type: none"> ➤ Indexed strategies: Point-to-point with cap and point-to-point with participation rate ➤ 10% penalty-free withdrawal beginning first contract year ➤ Death benefit is greater of account value or GMSV ➤ Annuitization minimum payout period: 10 years ➤ GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate⁴ ➤ Extended care and terminal illness waivers¹ 	<ul style="list-style-type: none"> ➤ Indexed strategies: Point-to-point with cap, point-to-point with participation rate and monthly averaging with cap ➤ 10% penalty-free withdrawal beginning first contract year ➤ Death benefit is the greater of the account value or GMSV ➤ Annuitization minimum payout period: 5 years ➤ GMSV: 100% of purchase payments plus interest credited at a guaranteed minimum rate³ ➤ Extended care and terminal illness waivers¹ 	<ul style="list-style-type: none"> ➤ Indexed strategies: Point-to-point with cap and point-to-point with participation rate ➤ 10% penalty-free withdrawal beginning first contract year ➤ Death benefit is greater of account value or GMSV ➤ Annuitization minimum payout period: 10 years ➤ GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate⁴ ➤ Extended care and terminal illness waivers¹
Available optional riders	None	None	IncomeSecure; IncomeDuo Select; Inheritance Enhancer	IncomeSecure; IncomeDuo Select; Inheritance Enhancer

Fixed-Indexed Annuity Riders (please see above for riders available with each product)

	IncomeSecureSM <i>R6036711NW</i>	IncomeDuo SelectSM <i>R6059018NW</i>	Inheritance EnhancerSM <i>R6042513NW</i>
Issue ages	40-85 (Q&NQ) Income payments may begin at age 55	Same as IncomeSecure	50-85 (Q&NQ)
Current rider charge	0.95% of the income base, deducted from the account value. Subject to change upon reset.	1.05% of the income base, deducted from the account value. Subject to change upon reset	0.95% of death benefit base, deducted from account value
Impact of withdrawal	Required minimum distributions and withdrawals up to the free withdrawal allowance do not stop the income rollup period but are subtracted from the income credits. The income base is reduced proportionally for the withdrawal, but the income rollup period continues off initial eligible premium. Any withdrawals larger than the RMD or FWA will stop the income rollup period and will reduce the income base.	Same as IncomeSecure	Required minimum distributions and withdrawals up to the free withdrawal allowance do not stop the rollup period. The death benefit base is reduced proportionally for the withdrawal, but the rollup period continues. Any withdrawals larger than the RMD or FWA will stop the rollup period and will reduce the death benefit base.
Product features⁵	<ul style="list-style-type: none"> ➤ Guaranteed income rider, available with fixed-indexed annuities for an additional charge ➤ 9% rollup credit and 10-year income rollup period ➤ Income payments may be taken at any time, if client is age 55 or older ➤ Resets available at first anniversary ➤ Competitive payout percentages that increase 0.10% each year until income start date⁶ ➤ Available income options: single lifetime income and joint lifetime income ➤ Rider cost refunded at death, if income period hasn't started 	<ul style="list-style-type: none"> ➤ Guaranteed income rider, available with fixed-indexed annuities for an additional charge. To elect this rider, clients must be married at the time the annuity contract is issued. ➤ 9% rollup credit and 10-year income rollup period ➤ Income payments may be taken at any time, if both clients are age 55 or older ➤ Resets available at first anniversary ➤ Competitive payout percentages that increase 0.10% each year until income start date⁷ ➤ Available income options: joint lifetime income⁸ 	<ul style="list-style-type: none"> ➤ Guaranteed death benefit rider, available with fixed-indexed annuities for an additional charge ➤ 8% rollup credit and 10-year rollup period ➤ Resets available at first anniversary ➤ Rider cost refunded if we pay a death benefit under the base contract because the "Insured" dies during the first five years or because the "Non-Insured" joint owner dies at any time



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¹ Not available in all states. Extended care waiver is offered under form number R6026109NW or R6032410NW. Terminal illness waiver offered under form number R6025809NW or R6032310NW.

² MA, NJ and OR only accept additional purchase payments for the first contract year.

³ Less all withdrawals and applicable early withdrawal charges and minus an amount equal to the applicable early withdrawal charge rate multiplied by the account value.

⁴ Less withdrawals not including amounts applied to pay an early withdrawal charge, a negative market value adjustment or a rider charge.

⁵ In rider contract, income rollup period is referred to as rollup period, income credits are referred to as rollup amounts and income base is referred to as benefit base amount.

⁶ The maximum income percentage of 7.5% or 6.5% is available at age 90.

⁷ The maximum income percentage of 7.0% is available at age 90.

⁸ If one spouse dies or the marriage ends before income payments begin, income payments will be calculated using a rate that is 0.5 percentage points higher than the joint lifetime income percentage.

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