



Product Reference Guide for Financial Institutions

Fixed Annuities

	American Freedom AspireSM 5 P1463016NW	American Freedom AspireSM 7 P1459716NW	American Freedom Stars & Stripes[®] 5 P1086811NW	American Freedom Stars & Stripes[®] 7 P1081610NW
Issue ages	Qualified: 18-89 Non-qualified: 0-89 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 18-85 Non-qualified: 0-85 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 18-89 Non-qualified: 0-89 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 18-88 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
Purchase payments	Minimum: \$2,000 Additional purchase payments accepted; minimum \$2,000 Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ without prior Home Office approval	Minimum: \$2,000 Additional purchase payments accepted; minimum \$2,000 Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ without prior Home Office approval	Minimum: \$10,000 Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ without prior Home Office approval	Minimum: \$10,000 Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ without prior Home Office approval
Early withdrawal charges	5-year rolling: 7%, 7%, 7%, 6%, 5%; all charges end after 10th contract anniversary	7-year rolling: 7%, 7%, 7%, 6%, 5%, 4%, 3%; all charges end after 10th contract anniversary	5-year declining: 9%, 8%, 7%, 6%, 5%; market value adjustment applies to withdrawals in excess of free withdrawal allowance	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, deaths and annuitizations during the first 12 months.	Commission chargeback: Same as American Freedom Aspire 5	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.	Commission chargeback: Same as American Freedom Stars & Stripes 5
Product features	<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

	AssuranceSelect 5SM <i>P1113516NW</i>	AssuranceSelect 5SM Plus <i>P1126818NW</i>	AssuranceSelect 7[®] <i>P1080010NW</i>	AssuranceSelect 7[®] Plus <i>P1471718NW</i>
Issue ages	Qualified: 18-89 Non-qualified: 0-89 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 18-89 Non-qualified: 0-89 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 18-85 Non-qualified: 0-85 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 18-85 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 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ 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 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ 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 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ 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 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ 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 at 1%³ ➢ 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 at 1%⁴ ➢ 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 at 1%³ ➢ 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 at 1%⁴ ➢ Extended care and terminal illness waivers¹
Available optional riders	None	None	IncomeSecure; Inheritance Enhancer	IncomeSecure; Inheritance Enhancer

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

	IncomeSecureSM <i>R6036711NW</i>	Inheritance EnhancerSM <i>R6042513NW</i>
Issue ages	40-85 (Q&NQ) Income payments may begin at age 55	50-85 (Q&NQ)
Current rider charge	0.95% 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.	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 ➢ Rider cost refunded at death, if income period hasn't started 	<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

Fixed-Indexed Annuity for Financial Advisors

Index AchieverSM 7 <i>P1110916NW</i>	
Issue ages	Qualified: 18-85 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
Purchase payments	Minimum: \$50,000; additional purchase payments accepted in first two months of contract; minimum \$25,000 Maximum: \$2 million for ages 0-75; \$1.5 million for ages 76-80; \$1 million for ages 81+ without prior Home Office approval
Early withdrawal charges	7-year declining: 7%, 7%, 7%, 6%, 5%, 4%, 3%
Product features	<ul style="list-style-type: none"> ➤ Intended for distribution by Financial Advisors doing fee-based planning ➤ Return of premium guarantee after the third contract year ➤ 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 the greatest of the account value, GMSV or return of premium guarantee (after contract year three) ➤ Annuitization minimum payout period: 10 years ➤ GMSV: 87.5% of purchase payments at 1%⁴ ➤ Extended care and terminal illness waivers¹
Available optional riders	Income Keeper; IncomeDefender

Index Achiever 7 Fixed-Indexed Annuity Riders

	Income KeeperSM <i>R1110616NW</i>	IncomeDefenderSM <i>R6036711NW</i>
Issue ages	40-85 (Q&NQ)	40-85 (Q&NQ) Income payments may begin at age 55
Current rider charge	0.50% of benefit base, deducted from account value.	0.85% of the benefit base, deducted from the account value. Subject to change upon reset.
Impact of withdrawal	Required minimum distributions and withdrawals up to the free withdrawal allowance do not end the rollup period or stop rollup credits, which will continue to be calculated based on total purchase payments. But the benefit base is reduced proportionally for the withdrawal and the rollup credit for that year is reduced dollar for dollar. Any withdrawals larger than the RMD or FWA will stop the income rollup period, will end rollup credits and will reduce the benefit base proportionally. The benefit base continues to increase by an amount equal to 100% of the interest credited to the account value, regardless of withdrawals.	Required minimum distributions and withdrawals up to the free withdrawal allowance do not end the income rollup period or stop rollup credits. But the benefit base is reduced proportionally for the withdrawal and the rollup credit for that year is reduced dollar for dollar. Any withdrawals larger than the RMD or FWA will stop the income rollup period, will end rollup credits and will reduce the benefit base proportionally.
Product features	<ul style="list-style-type: none"> ➤ 2% rollup credit and 10-year rollup period, plus an amount equal to 100% of interest credited to the account value for the life of contract ➤ Income payments may begin five years after rider effective date, if client is age 55 or older ➤ Rider charges refunded at death, if income period hasn't started 	<ul style="list-style-type: none"> ➤ Guaranteed income rider ➤ 10% rollup credit and 7-year 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 ➤ Rider charges refunded at death, if income period hasn't started



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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.

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