

Product name	Issue ages	Tax qualifications	Purchase payments	Bonus features	Early withdrawal charges	Product features
<b>Fixed Annuities</b>						
<b>SecureGain 5<sup>SM</sup></b> P1088011NW	Qualified: 18-89 Non-qualified: 0-89 Inherited IRA: 18-75 Inherited non-qualified: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	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	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"> <li>Guaranteed escalating base rate with 0.10% rate increase in years 2-5 of the initial term</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Account value death benefit</li> <li>Annuitization minimum payout period: 5 years</li> </ul>
<b>SecureGain 7<sup>SM</sup></b> P1088111NW	Qualified: 18-85 Non-qualified: 0-85 Inherited IRA: 18-75 Inherited non-qualified: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	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	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"> <li>Guaranteed escalating base rate with 0.25% rate increase in years 2-7 of the initial term</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Account value death benefit</li> <li>Annuitization minimum payout period: 5 years</li> </ul>
<b>Secure American<sup>®</sup></b> P1037705NW & P1037805NW	Qualified: 18-88 Non-qualified: 0-88	403(b); IRA (Traditional, Roth, SEP & SIMPLE); Non-qualified	Minimum: \$10,000 Additional purchase payments accepted in first three contract years; minimum \$5,000 Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ 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"> <li>Penalty-free withdrawal of up to 10% of initial purchase payment available immediately</li> <li>Account value and cash value<sup>1</sup> are currently credited with the same rates, but may be credited with different rates in the future</li> <li>After first contract year, 10% penalty-free withdrawal of cash value<sup>1</sup> as of most recent contract anniversary</li> <li>Annuitization minimum payout period: 7 years<sup>2</sup></li> <li>Income for a fixed period, not to exceed life expectancy</li> </ul>
<b>Immediate Annuity</b>						
<b>GALIC<sup>®</sup> SPIA</b> P1020203NW	Qualified: 18-95 Non-qualified: 0-95 Inherited IRA: 18-75	403(b); IRA (Traditional, Roth & Inherited); Non-qualified	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	N/A	Qualified contracts maximum age 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"> <li>Fixed period</li> <li>Single life contingent</li> <li>Joint life contingent with reduction to survivor</li> <li>Certain and single life contingent</li> <li>Certain and joint life contingent</li> <li>Income for a fixed period, not to exceed life expectancy</li> </ul>
<b>Fixed-Indexed Annuities</b>						
<b>Safe Return<sup>SM</sup></b> P1074509NW	Qualified: 18-85 Non-qualified: 0-85 Inherited IRA: 18-75 Inherited non-qualified: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	Minimum: \$25,000; Additional purchase payments accepted in first two months of contract; minimum \$2,000 (Q); \$5,000 (NQ) Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ without prior Home Office approval	N/A	10-year declining: <sup>3</sup> 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	<ul style="list-style-type: none"> <li>Return of premium guarantee</li> <li>Bailout cap on indexed strategies: Point-to-point and monthly averaging</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Account value death benefit</li> <li>Annuitization minimum payout period: 10 years</li> <li>GMSV: 100% of purchase payments at 1%<sup>4</sup></li> </ul>
<b>Safe Outlook<sup>®</sup></b> P1077409NW	Qualified: 18-85 Non-qualified: 0-85 Inherited IRA: 18-75 Inherited non-qualified: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	Minimum: \$10,000; Additional purchase payments accepted in first two months of contract; minimum \$2,000 (Q); \$5,000 (NQ) Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ without prior Home Office approval	N/A	6-year declining: 9%, 8%, 7%, 6%, 5%, 4%	<ul style="list-style-type: none"> <li>Bailout cap on indexed strategies: Point-to-point and monthly averaging</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Account value death benefit</li> <li>Annuitization minimum payout period: 10 years</li> <li>GMSV: 90% of purchase payments at 1%<sup>5</sup></li> </ul>
<b>American Legend<sup>®</sup> III</b> P1457113NW	Qualified: 18-85 Non-qualified: 0-85 Inherited IRA: 18-75 Inherited non-qualified: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	Minimum: \$10,000; 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	N/A	7-year declining: 9%, 8%, 7%, 6%, 5%, 4%, 3%	<ul style="list-style-type: none"> <li>Flexible purchase payments accepted</li> <li>Indexed strategies: Point-to-point and monthly sum</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Death benefit is the greater of the account value or GMSV</li> <li>Annuitization minimum payout period: 5 years</li> <li>GMSV: 100% of purchase payments at 1%<sup>4</sup></li> </ul>
<b>American Valor<sup>®</sup> 10</b> P1431410NW	Qualified: 18-85 Non-qualified: 0-85	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP & SIMPLE); Non-qualified	Minimum: \$10,000; Additional purchase payments accepted; minimum \$2,000 (Q); \$5,000 (NQ) Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ without prior Home Office approval	2% premium bonus <sup>6</sup> for purchase payments received in the first three contract years	10-year declining: <sup>3</sup> 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	<ul style="list-style-type: none"> <li>Flexible purchase payments accepted</li> <li>Indexed strategies: Point-to-point and monthly averaging</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Account value death benefit</li> <li>Annuitization minimum payout period: 7 years</li> <li>GMSV: 100% of purchase payments at 1%<sup>5</sup></li> </ul>
<b>FIA Riders</b>						
Rider name	Issue ages	Current rider charge	Impact of withdrawals <sup>7</sup>	Product features		
<b>IncomeSecure<sup>SM</sup></b> R6036711NW	40-85 (Q&NQ) Income payments may begin at age 55	0.85% of the income base, deducted from the account value	Required minimum distributions and withdrawals up to the free withdrawal allowance do not stop the income rollup period. 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.	<ul style="list-style-type: none"> <li>Guaranteed income rider, available with fixed-indexed annuities for an additional charge</li> <li>10% rollup credit and 10-year income rollup period</li> <li>Income payments may be taken at any time, if client is age 55 or older</li> <li>Resets available at first anniversary</li> <li>Competitive payout percentages that increase 0.10% each year until income start date<sup>8</sup></li> <li>Rider cost refunded at death, if income period hasn't started</li> </ul>		
<b>IncomeSustainer<sup>®</sup> Plus</b> R6032810NW	50-85 (Q&NQ) Income payments may begin at age 55	1.25% of the income base, deducted from the account value	Same as IncomeSecure.	<ul style="list-style-type: none"> <li>Guaranteed income and death benefit rider, available with fixed-indexed annuities for an additional charge</li> <li>8% rollup on income benefit and rider death benefit, and 12-year income rollup period</li> <li>Resets available at first anniversary</li> <li>Enhanced death benefit with beneficiary choice of lump sum payout or annuitization</li> <li>Competitive payout percentages that increase 0.10% each year until income start date<sup>8</sup></li> </ul>		
<b>Inheritance Enhancer<sup>SM</sup></b> R6042513NW	50-85 (Q&NQ)	0.85% of death benefit base, deducted from account value	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.	<ul style="list-style-type: none"> <li>Guaranteed death benefit rider, available with fixed-indexed annuities for an additional charge</li> <li>9% rollup credit and 10-year rollup period</li> <li>Resets available at first anniversary</li> <li>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</li> </ul>		

Please note that extended care and terminal illness waiver riders<sup>9</sup> are automatically included with all of the Great American Life<sup>®</sup> annuities except the SPIA. For the most up-to-date version of this guide, visit the agent secured website at www.GAIG.com. The contracts remain the sole and exclusive authority for the terms and conditions of each product. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract. All products and riders may not be available in all states. Contract form numbers and features may vary by state. For current interest rates, state availability and product features, please visit our secured website at www.GAIG.com. Products available through Great American Life Insurance Company, a member of Great American Insurance Group.

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 Each month, this charge decreases by 1/12th of 1%.  
4 Less withdrawals and any applicable early withdrawal charges and less the account value multiplied by the early withdrawal charge rate.  
5 Less withdrawals and any applicable early withdrawal charges.  
6 Referred to as purchase payment bonus in the contract.  
7 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.

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