

GREAT AMERICAN LIFE INSURANCE COMPANY® PRODUCT REFERENCE GUIDE

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FIXED ANNUITIES

Product Name	Issue Age	Tax Qualifications	Min. Purchase Payment	Bonus Features	Early Withdrawal Charges	Product Features
American Freedom 10-ST® <i>(P1021003NW & P1021103NW)</i>	18-85 (Q) 0-85 (NQ)	403(b) Traditional IRA Roth IRA SIMPLE IRA 457(b) Non-qualified	\$10,000; additional purchase payments accepted in first contract year.	2.0% ¹ first-year additional interest	10-year declining: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	<ul style="list-style-type: none"> • Monthly interest withdrawal available immediately • 10% penalty-free withdrawal after first contract year • Account value death benefit • Annuitization minimum payout period: 5 years² • Extended care waiver³ and terminal illness waiver³ • Income for a fixed period, not to exceed life expectancy
American Freedom Stars & Stripes® <i>(P1024604NW & P1024704NW)</i>	18-89 (Q) 0-89 (NQ)	403(b) Traditional IRA Roth IRA SIMPLE IRA 457(b) Non-qualified	\$10,000	1.0% first-year interest rate bonus	5-year declining: 7%, 6%, 5%, 4%, 3% Market value adjustment applies to withdrawals in excess of free withdrawal allowance and annuitizations less than the account value payment period except annuitizations using income for a fixed period, not to exceed life expectancy.	<ul style="list-style-type: none"> • Guaranteed escalating base rate with 0.10% rate increase in years 2-5 of the initial term • Monthly interest withdrawal available immediately • 10% penalty-free withdrawal after first contract year • Account value death benefit • Annuitization minimum payout period: 5 years² • Extended care waiver³ and terminal illness waiver³ • Income for a fixed period, not to exceed life expectancy
Secure American® <i>(P1037705NW & P1037805NW)</i>	18-89 (Q) 0-89 (NQ)	403(b) Traditional IRA Roth IRA SEP IRA SIMPLE IRA Non-qualified	\$10,000; additional purchase payments accepted in first three contract years; \$5,000 minimum.	1.0% 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 value⁴ may be credited with different rates • After first contract year, 10% penalty-free withdrawal of cash value⁴ as of most recent contract anniversary • Annuitization minimum payout period: 7 years² • Extended care waiver³ and terminal illness waiver³ • Income for a fixed period, not to exceed life expectancy

Safe ReturnSM <i>(P1074509NW)</i>	18-85 (Q) 0-85 (NQ) GWB Rider issue ages 40-70 (Q) 40-85 (NQ) Income benefits may begin at age 55 (Q&NQ)	403(b) Traditional IRA Roth IRA SIMPLE IRA 457(b) Non-qualified	\$25,000; additional purchase payments accepted in first two months of contract	N/A	10-year declining: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% ⁶	<ul style="list-style-type: none"> • Return of premium guarantee • Bailout cap on 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: 10 years • Extended care waiver³ and terminal illness waiver³ • GMSV: 100% of purchase payments at 2%⁵ • IncomeSustainer[®] – A guaranteed withdrawal benefit rider,³ for an additional charge, that can provide your clients with guaranteed lifetime or fixed percentage withdrawals, while affording access to the account value (excess withdrawals reduce future benefit amounts under the rider); Rider form R1417507NW
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Safe OutlookSM <i>(P1077409NW)</i>	18-85 (Q) 0-85 (NQ) GWB Rider issue ages 40-70 (Q) 40-85 (NQ) Income benefits may begin at age 55 (O&NQ)	403(b) Traditional IRA Roth IRA SIMPLE IRA 457(b) Non-qualified	\$10,000; additional purchase payments accepted in first two months of contract	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 and monthly averaging • 10% penalty-free withdrawal beginning first contract year • Account value death benefit • Annuitization minimum payout period: 10 years • Extended care waiver³ and terminal illness waiver³ • GMSV: 90% of purchase payments at 2%⁷ • IncomeSustainer rider³ available for an additional charge; Rider form R1417507NW
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FIXED-INDEXED ANNUITY	American Legend® II (P1406005NW & P1406105NW)	18-85 (Q) 0-85 (NQ) GWB Rider issue ages 40-70 (Q) 40-85 (NQ) Income benefits may begin at age 55 (Q&NQ)	403(b) Traditional IRA Roth IRA SEP IRA SIMPLE IRA 457(b) Non-qualified	\$10,000; additional purchase payments accepted \$2,000 (Q); \$5,000 (NQ).	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 strategies⁸ Indexed strategies: Annual point-to-point, monthly averaging and monthly sum 10% penalty-free withdrawal beginning first contract year Account value death benefit Annuitization minimum payout period: 5 years² Extended care waiver³ and terminal illness waiver³ GMSV: 100% of purchase payments at 2%⁹ IncomeSustainer rider³ available for an additional charge; Rider form R1417507NW
	American Icon II (P1406205NW & P1406305NW)	18-85 (Q) 0-85 (NQ) GWB Rider issue ages 40-70 (Q) 40-85 (NQ) Income benefits may begin at age 55 (Q&NQ)	403(b) Traditional IRA Roth IRA SEP IRA SIMPLE IRA 457(b) Non-qualified	\$10,000; additional purchase payments accepted \$2,000 (Q); \$5,000 (NQ).	1.5% premium bonus ¹⁰ in the first contract year.	10-year declining: Ages through 57: ⁶ 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3% Ages 58-85: ⁶ 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 strategies⁸ 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: 5 years² Extended care waiver³ and terminal illness waiver³ GMSV: 100% of purchase payments at 2%⁹ IncomeSustainer rider³ available for an additional charge; Rider form R1417507NW
	American Valor® II (P1406405NW & P1406505NW)	18-85 (Q) 0-85 (NQ) GWB Rider issue ages 40-70 (Q) 40-85 (NQ) Income benefits may begin at age 55 (Q&NQ)	403(b) Traditional IRA Roth IRA SEP IRA SIMPLE IRA 457(b) Non-qualified	\$10,000; additional purchase payments accepted \$2,000 (Q); \$5,000 (NQ).	Premium bonus ¹⁰ for purchase payments received in the first three contract years; 5% for ages through 57; 4% for ages 58 through 69; 3% for ages 70 through 85	12-year declining: Ages through 57: ⁶ 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% 10-year declining: Ages 58-85: ⁶ 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 strategies⁸ 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 years² Extended care waiver³ and terminal illness waiver³ GMSV: 100% of purchase payments at 2%⁹ IncomeSustainer rider³ available for an additional charge; Rider form R1417507NW

	Product Name	Issue Age	Tax Qualifications	Min. Purchase Payment	Min. Payout Period	Early Withdrawal Charges	Product Features
IMMEDIATE ANNUITY	GALIC® SPIA (P1020203NW)	18-95 (Q) 0-95 (NQ)	403(b) Traditional IRA Roth IRA Non-qualified	\$10,000	<i>Guidelines</i> 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	N/A	Immediate annuity with the following benefit options <ul style="list-style-type: none"> Fixed period Single life contingent Joint life contingent with rights to survivor Certain and single life contingent Certain and joint life contingent Income for a fixed period, not to exceed life expectancy

¹This feature is non-contractual, is not guaranteed and is subject to change at any time. However, if the contract is purchased while this feature is available, it will not be changed once the contract is issued. ²Not applicable to income for a fixed period, not to exceed life expectancy. ³Not available in all states. Extended care waiver is offered under form number R6020708NW or R6026109NW. Terminal illness waiver offered under form number R6019308NW or R6025809NW. ⁴Referred to as gross surrender value in the contract. ⁵Less any gross withdrawal amounts prior to surrender date and less the account value multiplied by the early withdrawal charge rate. ⁶Each month, this charge decreases by 1/12th of the difference between the rate for the current contract year and the next contract year. ⁷Less withdrawals and any applicable early withdrawal charges. ⁸Participation rates in current strategies are guaranteed for strategy duration. ⁹Less any gross withdrawal amounts prior to surrender date and less any early withdrawal charges that would apply on a full surrender. ¹⁰Referred to as purchase payment bonus in the contract.

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 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 web site at www.GAFRI.com. Products available through Great American Life Insurance Company®, a subsidiary of Great American Financial Resources®, Inc.