

Overview

Issue ages

Qualified: 18–85

Non-qualified: 0–85

Inherited IRA: 18–75

Tax qualifications

Non-qualified & qualified: 403(b) (traditional and Roth), IRA, (traditional, Roth, SEP, SIMPLE and Inherited) and 457(b)

Purchase payments

- ★ Single and flexible purchase payments
- ★ All purchase payments paid into purchase payment account
- ★ Moved into interest strategies on 6th and 20th of each month

Minimum purchase payment

Minimum: \$10,000

Subsequent: \$2,000

Maximum: \$750,000 issue ages 0-79

\$500,000 issue ages 80-85 without prior Home Office approval

Riders & waivers

- ★ Extended Care – 100% account value when criteria met.
- ★ Terminal Illness – 100% account value when criteria met.
- ★ Inheritance EnhancerSM – Guaranteed death benefit rider (optional).
- ★ IncomeSecureSM – Guaranteed income rider (optional).
- ★ IncomeSustainer[®] Plus – Guaranteed income and death benefit rider (optional).

GMSV: Guaranteed Minimum Surrender Value

1% on 100% of purchase payments, plus interest credited daily at a minimum guaranteed rate, less withdrawals and early withdrawal charges, minus an amount equal to the applicable early withdrawal charge rate multiplied by the account value.

Early withdrawal charges

Seven-year declining early withdrawal charges starting at 9%

For more product details, see the following pages.

Waiver of early withdrawal charges

- ★ During first contract year, 10% of purchase payments
- ★ After first contract anniversary, 10% of the sum of the account value as of the most recent contract anniversary and any purchase payments received since

MVA

None

Annuitization for account value

Greater of account value or GMSV used for all annuitizations. A fixed period of less than five years is available only as a death benefit settlement option.

Easy systematic payment (ESP) program

Fixed dollar, life distributions and RMDs

Loans

Available: 403(b)

Minimum loan: \$1,000

Interest strategies

- ★ S&P 500 1-Year Point-to-Point
- ★ S&P 500 18-Month Point-to-Point
- ★ S&P 500 1-Year Monthly Sum
- ★ GLD 1-Year Point-to-Point
- ★ 1-Year Declared Rate

Settlement options

- ★ Income for a fixed period
- ★ Single life annuity
- ★ Single life with period certain
- ★ Joint and one-half survivor

Death benefit

Greater of the account value or GMSV

Issue ages	<p>18–85 (qualified); 0–85 (non-qualified); 18–75 (Inherited IRA) Issue age is the owner's age at last birthday. For joint owners, the oldest age will be used as the issue age. If the owner is a non-natural person, the age of the eldest annuitant will be treated as the age of the owner for all purposes under this contract.</p>
Purchase payments	<p>This product accepts multiple purchase payments for non-qualified, traditional 403(b), Roth 403(b), traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, Inherited IRA and 457 plan funds. Terms begin only on the 6th and 20th of each month. Purchase payments received prior to the beginning of a term will be held in the purchase payment account until the beginning of the next term. Additional purchase payments have their own interest crediting terms. Minimum: Initial purchase payment: \$10,000; Additional purchase payments: \$2,000. Maximum: \$750,000 for ages 0–79, \$500,000 for ages 80+ without prior Home Office approval</p>
Inheritance EnhancerSM rider (optional) R6042513NW	<p>This guaranteed death benefit rider offers a 9% rollover credit and a 10-year income rollover period. This is an optional rider that must be added at issue and is available for a charge that is currently 0.85%. The charge will be taken at the end of each contract year and may increase if a reset is elected. Please note, asset allocation limits may apply to the declared rate strategy. Not available in all states. Not available with Inherited IRA contracts. Rider issue ages: 50–85.</p> <p><i>Please note that this rider will terminate and all rights under it will end if the annuity is annuitized. The annuity generally requires that your clients annuitize their annuity no later than the contract anniversary following the date the owner or a joint owner reaches age 95. This means that no rider death benefit will be available if the "Insured" dies after the required annuitization date. In this case, we will refund 50% of all rider charges if the contract is annuitized for life or over a fixed period of at least five years. This refund may not be available in all states.</i></p>
IncomeSecureSM rider (optional) R6036711NW	<p>This guaranteed income rider offers a 10% income credit, a 7-year income rollover period and payout percentages that increase 0.10% each year your clients wait to start income payments until it reaches 7.5% for single lifetime income and 6.5% for joint lifetime income.</p> <p>To determine the amount of the maximum annual income payments, we multiply the income base by the income percentage.</p> <ul style="list-style-type: none"> • The income base is the account value on the date of issue or reset election, increased by subsequent income credits and purchase payments and reduced for withdrawals. • The income percentage is based on the selected income option (single lifetime income or joint lifetime income) and the owner's age (or youngest age for joint spousal income) at the time of the first income payment. <p>This is an optional rider that must be added at issue and is available for a charge that is currently 0.85%. The charge will be taken at the end of each contract year and may increase if a reset is elected. Please note, asset allocation limits may apply to the declared rate strategy. Not available in all states. Not available with Inherited IRA contracts. Rider issue ages: 40–85. Income payments may begin starting at age 55.</p>
IncomeSustainer[®] Plus rider (optional) R6032810NW	<p>This guaranteed income and death benefit rider offers an 8% rollover credit for income and death benefits, and a 12-year income rollover period. In addition to providing income options, the rider provides a guaranteed death benefit to beneficiaries. The death benefit is available after the fifth contract anniversary, and replaces the death benefit available with the annuity. Lump sum and annuitization payout options are available for the rider death benefit, and beneficiaries will be able to choose the death benefit payment option most attractive to them at the time of settlement.</p> <p>This is an optional rider that must be added at issue and is available for a charge that is currently 1.25%. The charge will be taken at the end of each contract year and may increase if a reset is elected. Please note, asset allocation limits may apply to the declared rate strategy. Not available in all states. Not available with Inherited IRA contracts. Rider issue ages: 50–85. Income payments may begin starting at age 55.</p> <p><i>Please note that the income rollover period will end earlier under certain circumstances including the occurrence of the annuity commencement date (ACD) of the annuity contract. The ACD is generally no later than the contract anniversary following the date the owner or a joint owner reaches age 95. This means that, if the income rollover maximum period is 12 years and the contract is purchased when the owner is age 84 or above, then we may require the owner to annuitize the contract or to begin taking living benefit payments under the rider by that date, even though the owner has not received the 12 years of rollover credits otherwise available under the rider.</i></p>
Extended care waiver	<p>To help ease the strain of certain unforeseen events, an extended care waiver is available for no additional charge. If the owner is confined to a nursing home or other long-term care facility after the completion of the first contract year for at least 90 consecutive days, early withdrawal charges may be waived on withdrawals up to a full surrender. Rider form R6020708NW. Form number may vary according to the state in which a contract is sold. Not available in all states; please see the state approval chart for more information.</p>
Terminal illness waiver	<p>Provided that the diagnosis is rendered more than one year after the contract effective date, up to 100% of the account value can be withdrawn without deduction of an early withdrawal charge if the owner or joint owner is diagnosed by a physician as having a terminal illness with a prognosis of 12 months or less. This waiver may be used only once. Rider form R6019308NW. Form number may vary according to the state in which a contract is sold. Not available in all states; please see the state approval chart for more information.</p>

Interest strategies

Upon issue, the owner selects from two types of interest strategies: a **declared rate strategy** and **indexed strategies**. The owner has the opportunity to reallocate the account value among the available interest strategies. Changes for new purchase payments will apply upon the receipt of the request. For amounts already in the contract, changes will be applied at the end of the current term. To change strategy selections or amounts applied, the owner must submit a strategy selection form at least five days prior to the end of that term. Available strategies are subject to change at any time for new sales.

Purchase payment account interest rate: Interest is credited daily on amounts held in this account based on an applicable interest rate. This interest rate is guaranteed to be at least equal to the guaranteed minimum interest rate set out in the contract.

Declared interest rate: Interest is credited daily on amounts held under a declared rate strategy based on the applicable declared interest rate. The current declared interest rate will not change during the strategy's term and is guaranteed to never be below the guaranteed minimum interest rate set out in the contract.

Current rates may vary by state; please refer to the current interest rate chart on www.GAannuity.com.

Indexed interest rate: An indexed interest rate is determined, in part, by the performance of the S&P 500® or the SPDR® Gold Shares (GLD) and is credited only on the last day of each term. Available indexed strategies include:

Interest rates

- ★ S&P 500 1-Year Point-to-Point
- ★ S&P 500 18-Month Point-to-Point
- ★ S&P 500 1-Year Monthly Sum
- ★ GLD 1-Year Point-to-Point

Point-to-point indexed strategy: The indexed interest rate for a term is determined by comparing the value of the S&P 500 or Gold Shares on the last day of that term to the value on the first day of that term. The credited rate will never be more than the cap for the strategy for that term and is guaranteed not to be less than 0%. Interest is credited annually on the last day of the term.

Monthly sum indexed strategy: The indexed interest rate for a term is based on monthly index changes in the S&P 500. A monthly index change is determined by comparing the closing value of the S&P 500 at the end of that month to the closing value of the S&P 500 at the beginning of that month. A positive monthly change in a term is adjusted by applying the monthly cap for that term. The indexed interest rate for a term is the sum of the 12 adjusted monthly index changes for that term. The credited rate will never be less than 0%.

The account value equals the sum of the following values:

Purchase payment account value: The purchase payment account value equals the purchase payments received, less amounts applied to an interest strategy, less withdrawals and applicable early withdrawal charges, plus interest credited, less any applicable rider fees and charges, and less any applicable premium tax or other applicable tax.

Account value

Declared rate strategy value: A declared rate strategy value equals the amount applied to the declared rate strategy, less any amounts withdrawn, including any applicable early withdrawal charges on those amounts, plus interest credited at the declared interest rate, and less any rider fees and charges.

Interest strategy value: An interest strategy value equals the amount applied to that strategy, less withdrawals and applicable early withdrawal charges, plus indexed interest credited, and less applicable rider fees and charges.

Surrender value

The surrender value equals the greater of the account value less any early withdrawal charges, or the guaranteed minimum surrender value.

Guaranteed minimum surrender value (GMSV)

The GMSV currently equals 100% of purchase payments, plus interest credited daily at a minimum guaranteed rate, less withdrawals and early withdrawal charges, minus an amount equal to the applicable early withdrawal charge rate multiplied by the account value. The GMSV will not be less than the minimum values required by each state.

Fees

There are *no* up-front sales charges or fees.

Early withdrawal charge

An early withdrawal charge is applied to surrenders and withdrawals for the first seven contract years.

<i>Contract year</i>	1	2	3	4	5	6	7	8+
<i>Early withdrawal charge</i>	9%	8%	7%	6%	5%	4%	3%	0%

Free withdrawal allowance

During the first contract year, 10% of the purchase payments may be withdrawn without an early withdrawal charge. After the first contract year, 10% of the sum of the account value on the most recent contract anniversary, plus any purchase payments received since, may be withdrawn without an early withdrawal charge. The sum of all previous withdrawals during the same contract year will be subtracted to determine the amount available. This free withdrawal allowance is not cumulative, and unused amounts do not carry over to the next contract year.

Withdrawals

Withdrawals are allowed any time prior to the annuity commencement date. All withdrawals are subject to IRS regulations and early withdrawal charges. Withdrawals will be taken first from amounts applied to the purchase payment account, then from the interest strategy with the shortest term. If there are multiple interest strategies that meet that criterion, withdrawals will be taken proportionally from all interest strategies with the shortest term. Amounts withdrawn from an interest strategy prior to the end of a term will not be credited with interest. **Minimum withdrawal:** \$500; **Minimum account value following withdrawal:** \$5,000.

Easy Systematic Payment (ESP) Program <i>(non-contractual)</i>	The fixed dollar and life distribution options are available. Refer to the <i>Terms and Conditions</i> section of the applicable ESP program election agreement form for eligibility requirements. ESP payments reduce the amount available under the free withdrawal allowance. Indexed interest is credited only at the end of a term. Amounts withdrawn under the ESP program before the end of a term will not earn any indexed interest.
Loans	A loan endorsement is available for 403(b) contracts. Loans are subject to terms of the loan application and agreement (TSAL2798). <i>Minimum loan amount: \$1,000; Minimum surrender value balance that must remain following a loan: \$500 plus amounts held to secure all outstanding loans on the contract.</i>
Settlement options	The following options are available following the first contract year: income for a fixed period, single life annuity and joint and one-half survivor.
Death benefit	The greater of the account value or GMSV will be paid upon the death of the owner. A spouse who is the surviving joint owner or sole surviving beneficiary may become the successor owner.
Agent guidelines	<p>The following procedures should be followed when submitting business for the American Legend III annuity:</p> <ul style="list-style-type: none"> • Submit business on a flexible premium deferred annuity with multiple interest crediting strategies - request form. • Complete a separate transfer/rollover/exchange request form for each contract or account to be transferred. • Complete any replacement form(s) and any additional forms required by each state. <p>State requirements, forms and product information can be found in our online new business kit.</p>

The product guide is intended only to provide a summary of this annuity product. In order to obtain a complete understanding, please read the contract provisions carefully as this is not intended to be a substitute for the contract. *Contract form numbers and features may vary by state. Not available in all states.*

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