

# Product Reference Guide

## for Fee-Based Annuities

### Fixed-Indexed Annuities

	Issue ages	Tax qualifications	Purchase payments	Early withdrawal charges	Product features
<b>Index Protector<sup>SM</sup> 7 (MVA)</b>	<p>Qualified &amp; Non-qualified: 0-85</p> <p>Inherited IRA &amp; Inherited non-qualified: 0-75</p>	403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 401(a), 457(b) and inherited non-qualified	<p><b>Minimum:</b> \$100,000; additional purchase payments accepted in first two months of contract; minimum \$25,000</p> <p><b>Maximum:</b> \$2 million for ages 0-75; \$1.5 million for ages 76-80; \$1 million for ages 81+ without prior Home Office approval</p>	7-year declining: 7%, 7%, 7%, 6%, 5%, 4%, 3%	<ul style="list-style-type: none"> <li>➤ Return of premium guarantee after third contract year</li> <li>➤ Declared rate strategy</li> <li>➤ Indexed strategies: Point-to-point with cap, participation rate or cap lock</li> <li>➤ 10% penalty-free withdrawal beginning first contract year</li> <li>➤ Death benefit is the greatest of the account value, GMSV or return of premium guarantee</li> <li>➤ Annuitization minimum payout period: 10 years</li> <li>➤ GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate<sup>1</sup></li> <li>➤ Extended care and terminal illness waiver riders<sup>2</sup></li> </ul> <p><b>Optional riders</b></p> <p><b>IncomeDefender<sup>®</sup></b> income rider</p> <ul style="list-style-type: none"> <li>➤ 8% rollup credit and seven-year rollup period</li> <li>➤ Income percentages that increase 0.10% each year until income start date<sup>3</sup></li> <li>➤ 0.85% annual charge; refunded at death, if income period hasn't started</li> </ul>
<b>Index Protector 5 MVA<sup>SM</sup></b>	<p>Qualified &amp; Non-qualified: 0-89</p> <p>Inherited IRA &amp; Inherited non-qualified: 0-75</p>	403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 401(a), 457(b) and inherited non-qualified	<p><b>Minimum:</b> \$50,000; additional purchase payments accepted in first two months of contract; minimum \$25,000</p> <p><b>Maximum:</b> \$2 million for ages 0-75; \$1.5 million for ages 76-80; \$1 million for ages 81+ without prior Home Office approval</p>	There are no early withdrawal charges. A market value adjustment will apply during the first five contract years.	<ul style="list-style-type: none"> <li>➤ 1-year and 5-year declared rate strategies</li> <li>➤ Indexed strategies: Point-to-point with cap and point-to-point with participation rate</li> <li>➤ 10% MVA-free withdrawal beginning first contract year</li> <li>➤ Death benefit is greater of the account value or GMSV</li> <li>➤ Annuitization minimum payout period: 10 years</li> <li>➤ GMSV: 87.5% of purchase payments at a GMSV rate<sup>1</sup></li> <li>➤ Extended care and terminal illness waiver riders<sup>2</sup></li> </ul>
<b>Index Protector 4<sup>SM</sup> (No MVA)</b>	<p>Qualified &amp; Non-qualified: 0-90</p> <p>Inherited IRA &amp; Inherited non-qualified: 0-75</p>	403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 401(a), 457(b) and inherited non-qualified	<p><b>Minimum:</b> \$50,000; additional purchase payments accepted in first two months of contract; minimum \$25,000</p> <p><b>Maximum:</b> \$2 million for ages 0-75; \$1.5 million for ages 76-80; \$1 million for ages 81+ without prior Home Office approval</p>	4-year early withdrawal charges of 5.6%	<ul style="list-style-type: none"> <li>➤ Declared rate strategy</li> <li>➤ Indexed strategies: Point-to-point with cap and point-to-point with participation rate</li> <li>➤ 10% penalty-free withdrawal beginning first contract year</li> <li>➤ Death benefit is greater of the account value or GMSV</li> <li>➤ Annuitization minimum payout period: 10 years</li> <li>➤ GMSV: 87.5% of purchase payments at a GMSV rate<sup>1</sup></li> <li>➤ Extended care and terminal illness waiver riders<sup>2</sup></li> </ul>

## Registered Index-Linked Annuities

	Issue ages	Tax qualifications	Purchase payments	Early withdrawal charges	Product features
<b>Index Achiever® Advisory Registered Index-Linked Annuity</b>	Qualified & Non-qualified: 0-80  Inherited IRA & Inherited non-qualified: 0-75	403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 401(a), 457(b) and inherited non-qualified	<b>Minimum:</b> \$25,000; additional purchase payments accepted in first two months of contract; minimum \$10,000  <b>Maximum:</b> \$2 million for ages 0-75; \$1.5 million for ages 76-80	There are no early withdrawal charges. A market value adjustment will apply to withdrawals from indexed strategies during the first six contract years.	<ul style="list-style-type: none"> <li>➤ Declared rate strategy</li> <li>➤ Indexed strategies: 1-year -10% floor with cap, 1-year 50% downside participation rate with upside participation rate, 1-year 10% buffer with cap, 6-year 10% buffer with upside participation rate (6-year strategy only available for initial term)</li> <li>➤ Death benefit is the greater of the account value or purchase payments, less proportional reductions for withdrawals</li> <li>➤ Extended care and terminal illness waiver riders<sup>2</sup></li> </ul>

## Fixed Annuities

	Issue ages	Tax qualifications	Purchase payments	Early withdrawal charges	Product features
<b>Advantage 5<sup>SM</sup> Advisory</b>	Qualified & Non-qualified: 0-89  Inherited IRA & Inherited non-qualified: 0-75	Non-qualified & qualified: 403(b) (Traditional and Roth), IRA (Traditional, Roth, SEP, SIMPLE and inherited), 457(b) and inherited non-qualified	<b>Minimum:</b> \$50,000  <b>Maximum:</b> \$2 million for ages 0-75, \$1.5 million for ages 76-80, \$1 million for ages 80+ without prior Home Office approval	5-year declining: 9%, 8%, 7%, 6%, 5%; market value adjustment applies to withdrawals or surrenders during the initial five-year term and any renewal term	<ul style="list-style-type: none"> <li>➤ Interest rates are set at the beginning of each term, and are guaranteed for five years</li> <li>➤ 10% penalty-free withdrawal beginning first contract year</li> <li>➤ GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate<sup>1</sup></li> <li>➤ Extended care and terminal illness waiver riders<sup>2</sup></li> </ul>



It pays to keep things simple.®

**For producer use only. Not for use in sales solicitation.**

Great American Life's registered index-linked annuities can only be sold through a Broker/Dealer that is contracted with Great American Life Insurance Company®. **Any sales solicitation must be accompanied or preceded by a prospectus.** To obtain a copy of the prospectus, please visit [GAIG.com/RILArates](http://GAIG.com/RILArates).

Principal Underwriter/Distributor: Great American Advisors, LLC, member FINRA and an affiliate of Great American Life Insurance Company.

Please note that extended care and terminal illness waiver riders<sup>2</sup> are automatically included with all of the Great American Life® fixed and fixed-indexed annuities. For the most up-to-date version of this guide, visit [GAconnect.com](http://GAconnect.com). Terminology in this guide may differ from the rider terminology. Generally, this guide uses "income" in place of "benefit." For example, income payments are referred to as benefit payments in the riders. The contracts and riders 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 or any rider. All products and riders may not be available in all states.

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1 Less withdrawals, net of any applicable market value adjustments and early withdrawal charges.

2 Not available in all states. Extended care waiver is offered under form number R6032410NW, R6062619NW or ICC20-R6032420NW. Terminal illness waiver offered under form number R6032310NW, R6062719NW or ICC20-R6032320NW.

3 The maximum income percentage of 7.5% for single lifetime income or 6.5% for joint lifetime income is available at age 90.