

Product Reference Guide For Fixed Annuities



It pays to keep things simple.®

	SecureGain® 3	SecureGain® 5	SecureGain® 7
Issue ages	Qualified: 0-89 Non-qualified: 0-89 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 0-89 Non-qualified: 0-89 Inherited IRA: 0-75 Inherited non-qualified: 0-75	Qualified: 0-85 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 and inherited); non-qualified; inherited non-qualified	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE and inherited); non-qualified; inherited non-qualified	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE and inherited); non-qualified; inherited non-qualified
Purchase payments	Minimum: \$10,000 Maximum: \$1 million for ages 0-85; \$500,000 for ages 86+ without prior Home Office approval	Minimum: \$10,000 Maximum: \$1 million for ages 0-85; \$500,000 for ages 86+ without prior Home Office approval	Minimum: \$10,000 Maximum: \$1 million for ages 0-85
Early withdrawal charges	6-year declining: 9%, 8%, 7%, 6%, 5%, 4%; market value adjustment applies to withdrawals in excess of free withdrawal allowance	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
Product features	<ul style="list-style-type: none"> ➤ Offers two three-year terms ➤ Interest rates are set at the beginning of each term, and are guaranteed for three years ➤ Early withdrawal charges and MVAs do not apply to surrenders in the last 30 days of the first three-year term ➤ 10% penalty-free withdrawal beginning first contract year ➤ Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> ➤ Guaranteed increasing interest rates during initial five-year term ➤ 0.25% bonus added to base interest rate for the first contract year ➤ 10% penalty-free withdrawals beginning in first contract year ➤ Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> ➤ Guaranteed increasing interest rates during initial seven-year term ➤ 1% bonus added to base interest rate for the first contract year ➤ 10% penalty-free withdrawals beginning in first contract year ➤ Extended care and terminal illness waiver riders

Extended care and terminal illness waiver riders are automatically included with all Great American Life® fixed annuities. All products and riders may not be available in all states.

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