

Product Reference Guide for Fixed-Indexed Annuities



It pays to keep things simple.®

| | Issue ages | Tax qualifications | Purchase payments | Early withdrawal charges | Product features |
|--|--|---|--|--|--|
| American Landmark® 3 | Qualified: 0–90 Non-qualified: 0–90 Inherited IRA: 0–75 Inherited non-qualified: 0–75 | 403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified | Minimum: \$50,000; additional purchase payments accepted in first two months of contract; minimum \$2,000 Maximum: \$1 million for ages 0-85; \$500,000 for ages 86+ without prior Home Office approval | 3-year declining: 9%, 8%, 7% | <ul style="list-style-type: none"> Indexed strategies: Point-to-point with cap 10% penalty-free withdrawal beginning first contract year Death benefit is greater of account value or GMSV Annuitization minimum payout period: 10 years GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate¹ |
| American Landmark® 5 | Qualified & Non-qualified: 0-89 Inherited IRA & 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 year of contract; minimum \$2,000 Maximum: \$1 million for ages 0-85; \$500,000 for ages 86+ without prior Home Office approval | 5-year declining: 9%, 8%, 7%, 6%, 5% | <ul style="list-style-type: none"> Indexed strategies: Point-to-point with cap, participation rate or cap lock 10% penalty-free withdrawal beginning first contract year Death benefit is the greater of the account value or GMSV Annuitization minimum payout period: 10 years GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate¹ |
| American Legend® 7 | Qualified & Non-qualified: 0-85 Inherited IRA & 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 0-85; without prior Home Office approval | 7-year declining: 9%, 8%, 7%, 6%, 5%, 4%, 3% | <ul style="list-style-type: none"> Indexed strategies: Point-to-point with cap, participation rate or cap lock, and monthly sum with cap 10% penalty-free withdrawal beginning first contract year Death benefit is the greater of the account value or GMSV Annuitization minimum payout period: 10 years GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate¹ <p>Optional riders</p> <p>IncomeSecure® income rider</p> <ul style="list-style-type: none"> 6% rollup credit and 10-year rollup period Income percentages that increase 0.10% each year until income start date² 0.95% annual charge; refunded at death, if income period hasn't started <p>IncomeDuo® income rider for joint lives Temporarily Suspended</p> <ul style="list-style-type: none"> 7% rollup credit and 10-year rollup period Income percentages that increase 0.10% each year until income start date³ 1.05% annual charge <p>Inheritance EnhancerSM death benefit rider</p> <ul style="list-style-type: none"> 9% rollup credit and 10-year rollup period for issue ages 50-75, 6% rollup credit for issue ages 76-85 Rider death benefit available after fifth contract year; beneficiary choice of lump sum payout or annuitization 1.15% annual charge; refund of charges available |
| Safe Return® | Qualified & Non-qualified: 0-85 Inherited IRA & 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 | 10-year declining: ⁴ 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% | <ul style="list-style-type: none"> Return of premium guarantee Bailout feature on indexed strategies: Point-to-point with cap and point-to-point with participation rate 10% penalty-free withdrawal beginning first contract year Death benefit is the greatest of the account value, GMSV or return of premium amount Annuitization minimum payout period: 10 years GMSV: 100% of purchase payments plus interest credited at a guaranteed minimum rate⁵ <p>Optional riders</p> <p>IncomeSecure, IncomeDuo and Inheritance Enhancer <i>See details above</i></p> |
| American Custom 10® Temporarily Suspended | Qualified & Non-qualified: 0-85 Inherited IRA & 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 0-85 without prior Home Office approval | 10-year declining: ⁶ 9.50%, 8.75%, 7.75%, 6.75%, 5.75%, 4.75%, 3.75%, 3%, 2%, 1% | <ul style="list-style-type: none"> Indexed strategies: point-to-point with cap and point-to-point with participation rate 5% penalty-free withdrawal beginning first contract year Death benefit is the greater of the account value or GMSV Annuitization minimum payout period: 10 years GMSV: 90% of purchase payments plus interest credited at a guaranteed minimum rate¹ <p>Optional riders</p> <p>Simple Income Option® income rider</p> <ul style="list-style-type: none"> 7% rollup credit and 10-year rollup period Income percentages that increase 0.10% each year until income start date²; enhanced income percentage during first five years 1.05% annual charge; refunded at death, if income period hasn't started <p>Stacked Income Option® income rider</p> <ul style="list-style-type: none"> 4% rollup credit and 10-year rollup period, plus an amount equal to 100% of interest credited to the account value for the life of contract Income percentages that increase 0.10% each year until income start date² 1.35% annual charge; refunded at death, if income period hasn't started <p>Legacy Income Option® death benefit rider with income</p> <ul style="list-style-type: none"> Offers 5% protected withdrawals that do not reduce rider benefit base Rider death benefit available after first contract year; beneficiary choice of lump sum payout or annuitization 0.90% annual charge |
| Premier Bonus® Temporarily Suspended | Qualified & Non-qualified: 0-85 Inherited IRA & 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 Maximum: \$1 million for ages 0-85 without prior Home Office approval | 7-year declining: 6%, 5%, 4%, 3%, 3%, 3%, 3% | <ul style="list-style-type: none"> 5.75% purchase payment bonus with seven-year vesting schedule Indexed strategies: Point-to-point with cap and point-to-point with participation rate 10% penalty-free withdrawal beginning first contract year Death benefit is the greater of the account value or GMSV Annuitization minimum payout period: 10 years GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate¹ |
| Premier Income Bonus® Includes built-in income rider | Qualified & Non-qualified: 40-85 Inherited contracts not available | 403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP & SIMPLE); Non-qualified | Minimum: \$10,000; additional purchase payments accepted in first two months of contract; minimum \$2,000 Maximum: \$1 million for ages 40-85 without prior Home Office approval | 7-year declining: 6%, 5%, 4%, 3%, 3%, 3%, 3% | <ul style="list-style-type: none"> Indexed strategies: Point-to-point with cap and point-to-point with participation rate 10% penalty-free withdrawal beginning first contract year Death benefit is the greater of the account value or GMSV Annuitization minimum payout period: 10 years GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate¹ <p>Built-in income rider</p> <ul style="list-style-type: none"> Rider benefit base receives a bonus equal to 6% of all purchase payments 6% rollup credit and 10-year rollup period Income percentages that increase 0.10% each year until income start date² 1.15% annual charge |

Please note that extended care and terminal illness waiver riders⁷ are automatically included with all of the Great American Life[®] fixed-indexed annuities. For the most up-to-date version of this guide, visit 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.

Products issued by Great American Life Insurance Company[®], (Cincinnati, Ohio), a wholly owned subsidiary of MassMutual, under contract form numbers P1134618W, P1112916NW, P1074514NW, P1077414NW, P1470017NW, P1431410NW, P1104314NW, P1104414NW, P1110416NW, P1129918NW and rider form numbers R6036711NW, R6059018NW, R6042513NW, R6049614NW, R6047014NW, R6046914NW, R1110616NW and R6056918NW. Contract and rider form numbers and features may vary by state. For current interest rates, state availability and product features, please visit GAconnect.com.

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- 1 Less withdrawals, net of any applicable market value adjustments and early withdrawal charges.
- 2 The maximum income percentage of 7.5% for single lifetime income or 6.5% for joint lifetime income is available at age 90.
- 3 The maximum income percentage of 7.0% for joint lifetime income is available at age 90.
- 4 Each month, this charge decreases by 1/12th of 1%.
- 5 Less withdrawals and any applicable early withdrawal charges and less the account value multiplied by the early withdrawal charge rate.
- 6 Charge decreases by 0.0625% per month during contract year 1 and contract year 7 and by 0.0833% per month during each other contract year. A market value adjustment also applies during the first 10 contract years.
- 7 Not available in all states. Extended care waiver is offered under form number R6026109NW or R6032410NW. Terminal illness waiver offered under form number R6025809NW or R6032310NW.