

Index Protector Fee-Based Annuities Product Reference Guide



It pays to keep things simple.®

	Issue ages	Tax qualifications	Purchase payments	Early withdrawal charges	Product features
Index ProtectorSM 7 (MVA)	Qualified & Non-qualified: 0-85 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	Minimum: \$100,000; additional purchase payments accepted in first two months of contract; minimum \$25,000 Maximum: \$2 million for ages 0-75; \$1.5 million for ages 76-80; \$1 million for ages 81+ without prior Home Office approval	7-year declining: 7%, 7%, 7%, 6%, 5%, 4%, 3%	<ul style="list-style-type: none"> Return of premium guarantee after third contract year Indexed strategies: Point-to-point with cap, participation rate or cap lock 10% penalty-free withdrawal beginning first contract year Death benefit is the greatest of the account value, GMSV or return of premium guarantee Annuitization minimum payout period: 10 years GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate¹ Extended care and terminal illness waiver riders² <p>Optional riders</p> <p>IncomeDefender[®] income rider</p> <ul style="list-style-type: none"> 8% rollup credit and seven-year rollup period Income percentages that increase 0.10% each year until income start date³ 0.85% annual charge; refunded at death, if income period hasn't started <p>Income Keeper[®] income rider – Temporarily Suspended</p> <ul style="list-style-type: none"> 2% 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 0.50% annual charge; refunded at death, if income period hasn't started
Index Protector 5 MVASM	Qualified & Non-qualified: 0-89 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	Minimum: \$50,000; additional purchase payments accepted in first two months of contract; minimum \$25,000 Maximum: \$2 million for ages 0-75; \$1.5 million for ages 76-80; \$1 million for ages 81+ without prior Home Office approval	There are no early withdrawal charges. A market value adjustment will apply during the first five contract years.	<ul style="list-style-type: none"> Indexed strategies: Point-to-point with cap and point-to-point with participation rate 10% MVA-free withdrawal beginning first contract year Death benefit is greater of the account value or GMSV Annuitization minimum payout period: 10 years GMSV: 87.5% of purchase payments at a guaranteed minimum rate¹ Extended care and terminal illness waiver riders²
Index Protector 4SM (No MVA)	Qualified & Non-qualified: 0-90 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	Minimum: \$50,000; additional purchase payments accepted in first two months of contract; minimum \$25,000 Maximum: \$2 million for ages 0-75; \$1.5 million for ages 76-80; \$1 million for ages 81+ without prior Home Office approval	4-year early withdrawal charges of 5.6%	<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 greater of the account value or GMSV Annuitization minimum payout period: 10 years GMSV: 87.5% of purchase payments at a guaranteed minimum rate¹ Extended care and terminal illness waiver riders²

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Please note that extended care and terminal illness waiver riders² 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 P1110416NW, P1140219NW and P1140119NW, and rider form numbers R6036711NW and R1110616NW. 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 Not available in all states. Extended care waiver is offered under form number R6032410NW or R6062619NW. Terminal illness waiver offered under form number R6032310NW or R6062719NW.
³ The maximum income percentage of 7.5% for single lifetime income or 6.5% for joint lifetime income is available at age 90.