



| It pays to keep things simple.®

Product Reference Guide

for Truist Investment Services

Fixed-Indexed Annuities

	AssuranceSelect® 3 Plus <i>P1135619NW</i>	AssuranceSelect® 5 Plus <i>P1126818NW</i>	AssuranceSelect® 7 Plus <i>P1471718NW</i>	Index Protector 5SM <i>P1146620NW</i>
Issue ages	Qualified: 0-90 Non-qualified: 0-90 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	Qualified: 0-89 Non-qualified: 0-89 Inherited IRA: 0-75 Inherited non-qualified: 0-75
Tax qualifications	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited non-qualified	403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 401(a), 457(b) and inherited non-qualified
Purchase payments	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	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	Minimum: \$10,000 Additional purchase payments accepted in first 10 contract years; minimum \$2,000 Maximum: \$1 million for ages 0-85 without prior Home Office approval	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
Early withdrawal charges	3-year declining: 8%, 8%, 7% market value adjustment applies to withdrawals in excess of free withdrawal allowance Commission chargeback: 100% for surrenders, withdrawals (excluding systematic withdrawals), annuitizations and deaths during the first 12 months.	5-year declining: 8%, 8%, 7%, 6%, 5% market value adjustment applies to withdrawals in excess of free withdrawal allowance Commission chargeback: 100% for surrenders, withdrawals (excluding systematic withdrawals), annuitizations and deaths during the first 12 months.	7-year declining: 8%, 8%, 7%, 6%, 5%, 4%, 3% market value adjustment applies to withdrawals in excess of free withdrawal allowance Commission chargeback: 100% for surrenders, withdrawals (excluding systematic withdrawals), annuitizations and deaths during the first 12 months.	There are no early withdrawal charges. A market value adjustment will apply during the first five contract years.
Guaranteed minimum surrender value	87.5% of purchase payments plus interest credited at a guaranteed minimum rate ¹	87.5% of purchase payments plus interest credited at a guaranteed minimum rate ¹	87.5% of purchase payments plus interest credited at a guaranteed minimum rate ¹	87.5% of purchase payments at a guaranteed minimum rate ¹
Indexed strategies	Point-to-point with cap	Point-to-point with cap, participation rate or cap lock	Point-to-point with cap, participation rate or cap lock	Point-to-point with cap
Product features	<ul style="list-style-type: none"> ➤ 10% penalty-free withdrawal beginning first contract year ➤ Death benefit is greater of account value or GMSV ➤ Annuitization minimum payout period: 10 years ➤ Extended care and terminal illness waivers² 	<ul style="list-style-type: none"> ➤ 10% penalty-free withdrawal beginning first contract year ➤ Death benefit is greater of account value or GMSV ➤ Annuitization minimum payout period: 10 years ➤ Extended care and terminal illness waivers² 	<ul style="list-style-type: none"> ➤ 10% penalty-free withdrawal beginning first contract year ➤ Death benefit is greater of account value or GMSV ➤ Annuitization minimum payout period: 10 years ➤ Extended care and terminal illness waivers² 	<ul style="list-style-type: none"> ➤ 10% MVA-free withdrawal beginning first contract year ➤ Declared rate strategies: 1-year and 5-year ➤ Death benefit is greater of the account value, surrender value or GMSV ➤ Annuitization minimum payout period: 10 years ➤ Extended care and terminal illness waivers²

Questions?

Call the Sales Desk at 888-504-7109, option 2

Fixed-Indexed Annuity Riders

(Available with the AssuranceSelect 7 Plus)

	IncomeSecure® <i>R6036711NW</i>	Inheritance EnhancerSM <i>R6042513NW</i>
Issue ages	40-85 (Q&NQ) Income payments may begin at age 55	50-85 (Q&NQ)
Current rider charge	0.95% of the income base, deducted from the account value. Subject to change upon reset.	1.15% of death benefit base, deducted from account value
Impact of withdrawal	Required minimum distributions and withdrawals up to the free withdrawal allowance do not stop the income rollup period but are subtracted from the income credits. The income base is reduced proportionally for the withdrawal, but the income rollup period continues off initial eligible premium. Any withdrawals larger than the RMD or FWA will stop the income rollup period and will reduce the income base.	Required minimum distributions and withdrawals up to the free withdrawal allowance do not stop the rollup period. The death benefit base is reduced proportionally for the withdrawal, but the rollup period continues. Any withdrawals larger than the RMD or FWA will stop the rollup period and will reduce the death benefit base.
Product features⁹	<ul style="list-style-type: none"> ➤ Guaranteed income rider, available with fixed-indexed annuities for an additional charge ➤ 7% rollup credit and 10-year income rollup period ➤ Income payments may be taken at any time, if client is age 55 or older ➤ Resets available at first anniversary ➤ Competitive payout percentages that increase 0.10% each year until income start date⁴ ➤ Rider cost refunded at death, if income period hasn't started 	<ul style="list-style-type: none"> ➤ Guaranteed death benefit rider, available with fixed-indexed annuities for an additional charge ➤ 9% rollup credit for issue ages 50-75; 6% for issue ages 76-85 ➤ 10-year rollup period ➤ Resets available at first anniversary ➤ Rider cost refunded if we pay a death benefit under the base contract because the "Insured" dies during the first five years or because the "Non-Insured" joint owner dies at any time

Fixed Annuity

	American Freedom Classic® 3 <i>P1133518NW</i>	American Freedom Classic® 5 <i>P1151521NW</i>
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
Tax qualifications	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, Inherited); Non-qualified; Inherited nonqualified	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE, 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: \$25,000 Maximum: \$1 million for ages 0-85; \$500,000 for ages 86+ without prior Home Office approval
Early withdrawal charges	6-year declining: 8%, 8%, 7%, 6%, 5%, 4%; market value adjustment applies to withdrawals in excess of free withdrawal allowance	5-year declining: 8%, 8%, 7%, 6%, 5%; during the initial five-year term and any renewal term, a market value adjustment applies to withdrawals in excess of free withdrawal allowance
	Commission chargeback: 100% for surrenders, deaths and annuitizations during the first 12 months.	Commission chargeback: 100% for surrenders, deaths and annuitizations during the first 12 months.
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 riders² 	<ul style="list-style-type: none"> ➤ Offers an initial five-year term ➤ Interest rates are set at the beginning of each term, and are guaranteed for that term ➤ 10% penalty-free withdrawal beginning first contract year ➤ Extended care and terminal illness waiver riders²

Registered Index-Linked Annuities

	Index Frontier® 5 and 7 <i>P1822217NW and P1822317NW</i>	Index Summit 6® <i>P1825218NW</i>
Issue ages	Qualified: 0–80 Non-qualified: 0–80 Inherited IRA: 0–75 Inherited non-qualified: 0–75	Qualified: 0–80 Non-qualified: 0–80 Inherited IRA: 0–75 Inherited non-qualified: 0–75
Tax qualifications	Non-qualified and inherited non-qualified, IRA (traditional, Roth, SEP, SIMPLE, and inherited), 401(a) (including 401(k) traditional and Roth), 403(b) (traditional and Roth), Governmental 457(b) (traditional and Roth)	Non-qualified and inherited non-qualified, IRA (traditional, Roth, SEP, SIMPLE, and inherited), 401(a) (including 401(k) traditional and Roth), 403(b) (traditional and Roth), Governmental 457(b) (traditional and Roth)
Purchase payments	Minimum: \$25,000; additional purchase payments accepted in first two months of contract; minimum \$10,000 Maximum: \$1 million for ages 0-80 without prior Home Office approval	Minimum: \$25,000; additional purchase payments accepted in first two months of contract; minimum \$10,000 Maximum: \$1 million without prior Home Office approval
Early withdrawal charges	Varies by product. 5- and 7-year early withdrawal charge periods available. 5-year declining: 8%, 7%, 6%, 5%, 4% 7-year declining: 8%, 7%, 6%, 5%, 4%, 3%, 2%	6-year declining: 8%, 7%, 6%, 5%, 4%, 3%
Indexed strategies	Three types of indexed strategies available: <ul style="list-style-type: none"> ➤ 10% Buffer indexed strategy, which features a 10% buffer, provides growth potential up to a cap and protects against the first 10% of index losses for a full term. This buffer against losses is prorated for a partial term. ➤ -10% floor indexed strategies provide growth potential up to a cap and protect against index losses in excess of -10% ➤ 0% floor indexed strategies provide growth potential up to a cap and complete protection against index losses. Performance is tied to the S&P 500, SPDR Gold Shares ETF, iShares U.S. Real Estate ETF or the iShares MSCI EAFE ETF. It's important to know a withdrawal before the end of a term may have a significant negative impact on the strategy value.	Three types of indexed strategies available: <ul style="list-style-type: none"> ➤ 1-year and 2-year 50% downside participation rate with cap ➤ 1-year and 2-year 50% downside participation rate with upside participation rate ➤ 6-year 10% buffer with upside participation rate Performance is tied to the S&P 500, iShares MSCI EAFE ETF or the iShares U.S. Real Estate ETF. The 6-year 10% buffer with upside participation rate strategy is only available for a term that starts in the first contract year. It's important to know a withdrawal before the end of a term may have a significant negative impact on the strategy value.
Product features	<ul style="list-style-type: none"> ➤ Bailout feature on indexed strategies ➤ 10% penalty-free withdrawal beginning first contract year ➤ Death benefit is the greater of the account value or purchase payments, less proportional reductions for withdrawals ➤ Extended care and terminal illness waiver riders² 	<ul style="list-style-type: none"> ➤ 10% penalty-free withdrawal beginning first contract year ➤ Death benefit is the greater of the account value or purchase payments, less proportional reductions for withdrawals ➤ Extended care and terminal illness waiver riders²



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¹ Less withdrawals not including amounts applied to pay an early withdrawal charge, a negative market value adjustment or a rider charge.

² Not available in all states. Extended care waiver is offered under form number, R6032410NW or R1462316NW. Terminal illness waiver offered under form number, R6032310NW or R1462416NW.

³ In rider contract, income rollup period is referred to as rollup period, income credits are referred to as rollup amounts and income base is referred to as benefit base amount.

⁴ The maximum income percentage of 7.5% or 6.5% is available at age 90.

Annuities are long-term investments and may not be suitable for all investors. Withdrawals prior to age 59½ may be subject to income tax and a 10% penalty.

Index Frontier and Index Summit 6 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.

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