



AssurancePlus 5

*a fixed annuity from Great American Life Insurance Company®,
a subsidiary of Great American Financial Resources®, Inc. | Cincinnati, Ohio*

AssurancePlus 5

AssurancePlusSM 5 is a fixed annuity designed for your financial security and retirement needs.

Backed by financial strength

Great American Life Insurance Company® is a member of the Great American Financial Resources®, Inc. (GAFRI) family of companies. Great American Life® is rated “A (Excellent)” for financial strength and operating performance by A.M. Best Company, the leading independent insurance analyst. This is the third highest of 16 ratings, and is as of February 14, 2011.

Avoids probate

The account value will be paid upon the death of the owner or any joint owner. It is payable directly to your designated beneficiaries, so that proceeds generally pass without the legal cost or delays of probate, and with the privacy you desire.

Access to your money

During the first contract year, you may withdraw earned interest credited to your contract without an early withdrawal charge (referred to as surrender charges in the contract). Each year after the first contract year, you may withdraw up to 10% of the account value as of the most recent contract anniversary without an early withdrawal charge. Remember that withdrawals prior to age 59½ may be subject to restrictions and a penalty tax, according to IRS regulations.

It's important to note that early withdrawal charges may apply to withdrawals and surrenders. These charges, if applicable, are a percent of the account value:

Contract year					
1	2	3	4	5	6+
Early withdrawal charge					
7%	7%	7%	6%	5%	0%

Guaranteed rate protection¹

The amount of interest credited to your contract is based on the current rate declared by the company. Even if economic conditions cause interest rates to drop, you are protected by a bailout provision. All early withdrawal charges will be **waived** for any period that the current interest rate on any purchase payment falls below the waiver base rate for that purchase payment.

In addition, for each purchase payment, the current rate is **assured not to be less than the guaranteed rate**. The guaranteed rate will remain constant throughout the accumulation phase of your contract.

A bonus for you

And, for each purchase payment, you will receive a **purchase payment bonus of 0.50%**. Please note, the bonus and interest earned on it will be forfeited if the contract is canceled or surrendered during the first contract year.

Additional protection

In addition, an extended care waiver rider and terminal illness waiver rider may be available for your protection.

No upfront fees

This modified single premium deferred annuity has no upfront charges. All your money goes to work for you.

Tax control

You can take control of your money through the power of tax deferral. Your money in this product grows tax deferred, which means your earnings remain free from current taxes until a withdrawal is made.²

Payout options for your retirement

AssurancePlus 5 settlement options can provide you with a guaranteed monthly income for a specified number of years or for the rest of your life. Your contract provides you with the flexibility to annuitize your contract and choose a settlement option that fits your needs.

Helping to assure your legacy with AssurancePlusSM 5

Security

- ★ Guarantee of purchase payment¹: 100% guarantee that you will receive an amount equal to or greater than the amount you put in, less any withdrawals.

Liquidity

- ★ Access to interest credited during the first contract year
- ★ 10% penalty-free withdrawal, after the first contract year²
- ★ Extended care and terminal illness waivers (where available)

Competitive rate

- ★ Purchase payment bonus
- ★ Guaranteed interest rate¹
- ★ Bailout provision (triggered by the waiver base rate)

Date: _____

Initial purchase payment \$ _____

+ Purchase payment bonus + \$ _____

Initial account value \$ _____

Initial interest rate* _____ %

First-year effective yield* (if no additional purchase payments) _____ %

Waiver base rate* (also known as bailout rate) _____ %

Guaranteed interest rate _____ %

* The actual interest rate and corresponding waiver base rate will be the rates in effect as of the contract effective date. The interest rate and corresponding waiver base rate for additional purchase payments will be the rates in effect at the time such purchase payment is received by the company.

This document is an **illustration only** and does not necessarily reflect the interest rates and values of your contract. Please refer to your contract for a complete description of features mentioned above, including the purchase payment bonus and waiver base rate, and a definition of account value.

¹ All guarantees based on the claims-paying ability of Great American Life.

² Withdrawals prior to age 59½ may be subject to restriction and a penalty tax, according to IRS regulations.



*This product is issued by Great American Life Insurance Company under contract form number P1064707NW and waiver form numbers R6020708NW and R6019308NW. Product not available in all states.
Contract form number may vary by state.*

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