

Contributing Multiple Purchase Payments To Your Annuity



Your Great American Life® fixed-indexed annuity may give you the flexibility to submit additional purchase payments. When you contribute money to your annuity, it moves into your selected strategy(ies) on the 6th or 20th of the month, known as sweep dates. These dates mark the start of a new one-year term. If you contribute multiple purchase payments to your annuity, each purchase payment could move into a strategy on a different sweep date and, therefore, have a unique term beginning date. Consider the example below.

Hypothetical example



- **Initial purchase payment received:** June 1
- **One-year term begins:** June 6
- **Term renewal date:** June 6



- **Additional purchase payment received:** July 15
- **One-year term begins:** July 20
- **Term renewal date:** July 20

Since each purchase payment began a new one-year term on a different date, each purchase payment has its own renewal date:

1. Your first purchase payment renews on June 6 each year.
2. Your additional purchase payment renews on July 20 each year.

This means, you will receive separate renewal letters for each purchase payment.

Additional things to consider



Growth potential

When you contribute additional purchase payments to your annuity, your earning potential for the term that begins on the next sweep date is based on the interest rates, caps and/or participation rates we set for that term.



Renewal process

You will receive a renewal letter approximately 30 days prior to the term renewal date. If you plan to change your strategy allocations, your selections must be made prior to the term renewal date. Remember, if you submit multiple purchase payments to your annuity, you could receive more than one renewal letter. And, any strategy allocation changes you make upon renewal will apply only to that purchase payment.



Early withdrawal charges

Contributing additional purchase payments to your annuity does not begin a new early withdrawal charge period.



Receiving interest

Indexed interest is only credited at the end of a term. If you withdraw money from an indexed strategy in the middle of a term, you will not be credited indexed interest on the money you withdraw. In the declared rate strategy, interest is credited daily.

To learn more, talk with your insurance professional.



Uncomplicate Retirement®

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