

# American Freedom Stars & Stripes® 5

## A fixed annuity

From Great American Life Insurance Company

- Guaranteed increasing interest rate during the initial five-year term
- 10% penalty-free withdrawals
- Five-year declining early withdrawal charge schedule
- A market value adjustment that applies to withdrawals during the initial five-year term
- Opportunity to receive lifetime income

	Base rate	Guaranteed escalating rates				Effective yield
		Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Purchase payments \$100,000 and over						
Purchase payments under \$100,000						

Rates and increasing rate feature are current as of the date shown and are subject to change at any time.  
Effective yield is equal to average interest rate over the initial five-year term.

A base interest rate is set for the purchase payment. In years two through five of the purchase payment's five-year term, 0.15% will be added to the credited rate of the previous year. The base interest rate will never be below 1.10%. The increasing interest rate will never be below 0.01%.

Early withdrawal charges and market value adjustments apply if you surrender your annuity or take withdrawals from it during the initial five-year term. If subsequent five-year terms are selected, early withdrawals charges and market value adjustments will apply during such terms. Early withdrawal charges and market value adjustments do not apply to amounts covered by the 10% free withdrawal allowance.

The contract provides life annuity settlement options. If you select one of these options, we will make periodic payments until the death of the person on whose life payments are based. After the annuity commencement date, you cannot surrender your annuity or withdraw any other money from your annuity.

In general you will pay ordinary income taxes on the earned interest when you receive annuity benefit payments, you surrender your annuity or you take a withdrawal. You may pay a 10% federal penalty tax on the taxable amount of any payment that you receive before age 59½.

Product issued by Great American Life Insurance Company® (Cincinnati, Ohio), member of Great American Insurance Group, under contract form P1086811NW. Form numbers and features may vary by state. All guarantees subject to the claims-paying ability of Great American Life Insurance Company.

Not FDIC or NCUSIF Insured	No Bank or Credit Union Guarantee	May Lose Value
Not Insured by any Federal Government Agency		Not a Deposit