

American Freedom Aspire 5



Uncomplicate Retirement®

A fixed annuity

From Great American Life Insurance Company

- Accepts multiple purchase payments
- Guaranteed increasing interest rate for each purchase payment during its five-year term
- Return of premium guarantee after third contract year
- 10% penalty-free withdrawals
- Five-year rolling early withdrawal charge period that applies to each purchase payment. All charges end after the 10th contract anniversary
- Opportunity to receive lifetime income

Rates effective 6/21/2022	Base rate	Effective yield	Guaranteed Escalating Rates			
			Yr. 2	Yr. 3	Yr. 4	Yr. 5
Purchase payments \$100,000 and over	3.50%	3.70%	3.60%	3.70%	3.80%	3.90%
Purchase payments under \$100,000	3.30%	3.50%	3.40%	3.50%	3.60%	3.70%

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 each purchase payment you make. In years two through five of each purchase payment's five-year term, 0.10% will be added to the credited rate of the previous year. The base interest rate for all purchase payments will never be below 1.00%. The increasing interest rate will never be below 0.01%.

Return of premium guarantee will apply if you surrender your annuity after the third contract year. Return of premium is equal to the purchase payments, minus all withdrawals (including any withdrawals to pay rider charges but not including amounts applied to pay early withdrawal charges), minus rider fees and charges not previously deducted; minus premium tax or other taxes not previously deducted; and minus the outstanding balance of loans, if any.

Early withdrawal charges apply if you surrender your annuity or take withdrawals from it. The charge applies separately to each purchase payment and the interest it earns. The charge applies for a five-year period that starts when the purchase payment is applied to your annuity. Early withdrawal charges do not apply to amounts covered by the 10% free withdrawal allowance.

The contract provides life income payout 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 income start 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 income 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), a wholly owned subsidiary of MassMutual, under contract form P1463016NW, P1463016ID and P1463016OR. Form numbers and features may vary by state. All guarantees subject to the claims-paying ability of Great American Life Insurance Company.

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