

American Freedom Stars & Stripes® 7

A fixed annuity

From Great American Life Insurance Company



- Guaranteed increasing interest rate during initial seven-year term
- 10% penalty-free withdrawals
- Seven-year declining early withdrawal charge schedule
- Opportunity to receive lifetime income

Rates effective 11/7/2021	Base rate	Guaranteed escalating rates						Effective yield
		Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	
Purchase payments \$100,000 and over	1.55%	1.80%	2.05%	2.30%	2.55%	2.80%	3.05%	2.30%
Purchase payments under \$100,000	1.40%	1.65%	1.90%	2.15%	2.40%	2.65%	2.90%	2.15%

Non MVA rates shown above, available in IN, MN, MO and OH. 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 seven-year term.

A base interest rate is set for the purchase payment. In years two through seven of the purchase payment's seven-year term, 0.25% will be added to the credited rate of the previous year.

The base interest rate will never be below 1.00%. The increasing interest rate will never be below 0.01%.

Early withdrawal charges apply if you surrender your annuity or take withdrawals from it during the initial seven-year term. If subsequent seven-year terms are selected, early withdrawal charges will apply during such terms. Early withdrawal charges 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), a wholly owned subsidiary of MassMutual, under contract form P1081610NW, P1081610ID and P1081610OR. 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 Insured by any Federal Government Agency		Not a Deposit