

Advantage 5SM Advisory



Uncomplicate Retirement[®]

A fixed annuity

From Great American Life Insurance Company[®]

- Steady, predictable growth, regardless of market conditions
- 10% penalty-free withdrawals
- Five-year declining early withdrawal charge schedule
- A market value adjustment applies to withdrawals during the first five contract years
- Opportunity to receive lifetime income

	Interest rate for initial term				
	Year 1	Year 2	Year 3	Year 4	Year 5
Purchase payments \$250,000 and over					
Purchase payments under \$250,000					

Interest rates are current as of the date shown and are subject to change at any time.

Early withdrawal charges and market value adjustments apply if you surrender your annuity or take withdrawals from it during the initial term or any renewal terms. Early withdrawal charges and market value adjustments do not apply to amounts covered by the 10% free withdrawal allowance.

The contract provides lifetime 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 annuity payout initiation 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 ICC21-P1151621NW. Form numbers and features may vary by state. All guarantees subject to the claims-paying ability of Great American Life Insurance Company.

Great American[®] appearing with the Great American Logo is a registered trademark of Great American Insurance Company and is used under license.

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