



## American Freedom Stars & Stripes® 7

from Great American Life Insurance Company®

## The American Freedom Stars & Stripes 7 fixed annuity could help you take a step in the right direction!

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

## How your rate increases

## Rates effective 9/12/2022





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 each purchase payment you make. In years two through seven of each purchase payment's seven-year term, 0.25% 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%.

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 withdrawals 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.

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