



## American Freedom Stars & Stripes® 5

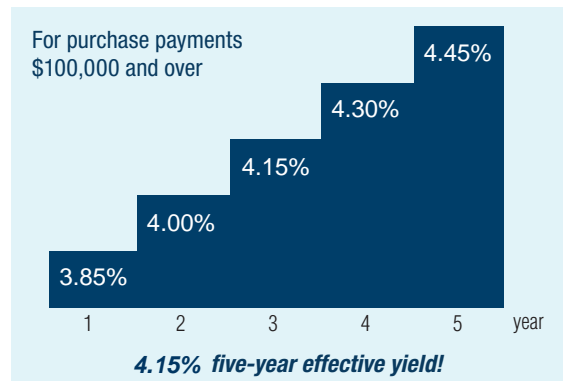
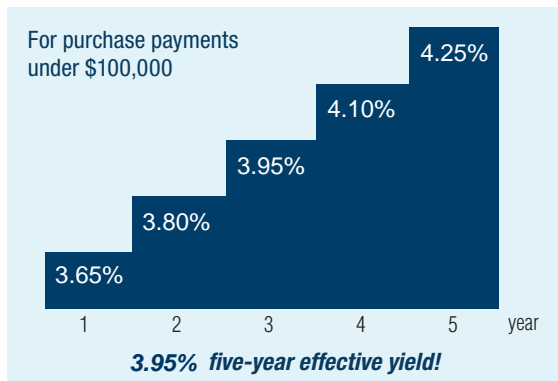
from Great American Life Insurance Company®

### The American Freedom Stars & Stripes 5 fixed annuity could help you take a step in the right direction!

- 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

### 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 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, 0.15% 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 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 withdrawal 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), a wholly owned subsidiary of MassMutual, under contract form P1086811NW, P1086811ID and P1086811OR. Form numbers and features may vary by state. All guarantees subject to the claims-paying ability of Great American Life Insurance Company.

Great American Life Insurance Company is not an investment adviser and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation.

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
----------------------------	-----------------------------------	----------------	--	---------------