

# Why Sell The American Freedom Classic 3 Fixed Annuity?



It pays to keep things simple.®

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As your clients approach retirement, their financial priorities may change. There's no time to make up for large, unexpected stock market losses, so protecting their savings is top of mind. For your clients who aren't interested in riding the ups and downs of the market, **we have a solution.**

The American Freedom Classic 3 fixed annuity provides financial peace of mind your clients can count on in retirement.

# American Freedom Classic 3

## A smoother path to financial security

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Predictable growth each term with multi-year guaranteed rates



Safety of principal



Flexibility with 10% penalty-free withdrawals



Early withdrawal charges and market value adjustments end after six years. Plus, contract owners have the option to surrender their annuity without penalty at the end of the first three-year term.



Opportunity to receive lifetime income

American Freedom Classic 3 could be a good fit for clients who are:

- Looking to protect their savings
- Concerned about market volatility
- Wanting steady, predictable growth over multiple years
- Interested in deferring taxes on earnings

# Guaranteed, Predictable Growth

To help your clients build their retirement savings, the American Freedom Classic<sup>®</sup> 3 offers interest rates that are guaranteed for three-year terms. This provides a steady return your clients can count on, regardless of market conditions.

## How it works

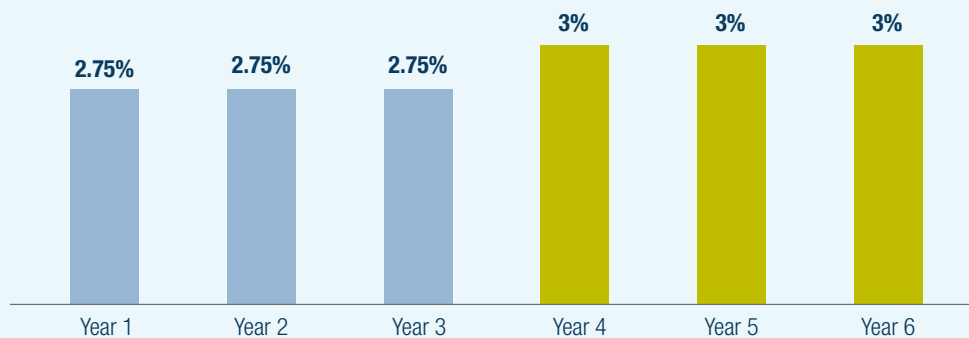
### Years 1-3

The initial interest rate is guaranteed for the first three-year term.

### Years 4-6

At the end of the first term, we will set a new interest rate that is guaranteed for years four through six. The new interest rate may be higher or lower than the interest rate in years one through three, but it will never be lower than the annuity's guaranteed minimum interest rate.

### *Hypothetical example*



Before the second three-year term begins, your clients will receive a letter with their new interest rate. At this time, they have the option to withdraw their money without incurring an early withdrawal charge or market value adjustment, or start a second term. It's as simple as that.

# How Your Clients' Financial Future Adds Up

Your clients' **time horizon** and **credited interest rate** determine how much money they will accumulate for retirement.

The table illustrates how a \$100,000 purchase payment would grow at various fixed interest rates and over various time periods.

Credited rate	End of year values					
	3 years	5 years	6 years	7 years	8 years	10 years
0.50%	\$101,508	\$102,525	\$103,037	\$103,553	\$104,070	\$105,114
1.00%	\$103,030	\$105,101	\$106,152	\$107,214	\$108,285	\$110,462
1.50%	\$104,568	\$107,728	\$109,344	\$110,984	\$112,649	\$116,054
2.00%	\$106,121	\$110,408	\$112,616	\$114,869	\$117,165	\$121,899
2.50%	\$107,689	\$113,141	\$115,969	\$118,869	\$121,840	\$128,008
3.00%	\$109,273	\$115,927	\$119,405	\$122,987	\$126,677	\$134,392
3.50%	\$110,872	\$118,769	\$122,925	\$127,228	\$131,680	\$141,060
4.00%	\$112,486	\$121,665	\$126,531	\$131,593	\$136,856	\$148,024
4.50%	\$114,117	\$124,618	\$130,226	\$136,086	\$142,210	\$155,297
5.00%	\$115,763	\$127,628	\$134,009	\$140,710	\$147,745	\$162,889
5.50%	\$117,424	\$130,696	\$137,884	\$145,468	\$153,468	\$170,814
6.00%	\$119,102	\$133,823	\$141,851	\$150,363	\$159,384	\$179,085
6.50%	\$120,795	\$137,009	\$145,914	\$155,399	\$165,500	\$187,714
7.00%	\$122,504	\$140,255	\$150,073	\$160,578	\$171,819	\$196,715

Example assumes a \$100,000 purchase payment and no withdrawals or rider charges. Early withdrawal charges and market value adjustments could apply to withdrawals taken during the early withdrawal charge period. Amounts withdrawn may be subject to taxes. Values in the table above are based on an assumption that interest rates would not change at the end of any term. Any changes to interest rates at the end of a term would impact the values in the table above.

# Additional Things To Know About American Freedom Classic 3

Issue ages	Qualified and non-qualified: 0-89 Inherited IRA and inherited non-qualified: 0-75																
Purchase payment	This annuity can be purchased with a single purchase payment. <b>Minimum:</b> \$10,000 <b>Maximum:</b> \$1 million ages 0-85; \$500,000 ages 86+																
Terms	Includes two three-year terms																
Penalty-free withdrawals	During the first contract year, contract owners may withdraw up to 10% of their purchase payments. After the first contract year, 10% of the account value on the most recent contract anniversary may be withdrawn.																
Early withdrawal charges	During the first six contract years, an early withdrawal charge starting at 9% is applied to surrenders and withdrawals that exceed the 10% penalty-free amount. At the end of the first three-year term, contract owners have the option to surrender their annuity without incurring an early withdrawal charge or start a new term. If contract owners choose to begin a new three-year term, all charges will end after the sixth contract year.																
	<table border="1"> <thead> <tr> <th>Contract year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7+</th> </tr> </thead> <tbody> <tr> <td>Early withdrawal charge rate</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>0%</td> </tr> </tbody> </table>	Contract year	1	2	3	4	5	6	7+	Early withdrawal charge rate	9%	8%	7%	6%	5%	4%	0%
Contract year	1	2	3	4	5	6	7+										
Early withdrawal charge rate	9%	8%	7%	6%	5%	4%	0%										
Market value adjustment	A market value adjustment (MVA) will apply if the contract is surrendered during the first six years. However, if contract owners choose to surrender their annuity at the end of the first term, an MVA will not apply. The MVA is calculated by comparing the interest rate environment when the contract is purchased to the environment when the contract is surrendered. The MVA will also apply to withdrawals in excess of the 10% free-withdrawal allowance during the first six contract years.																
Included waiver riders	<ul style="list-style-type: none"> <li>➤ Extended care waiver rider</li> <li>➤ Terminal illness waiver rider</li> </ul>																

See the American Freedom Classic 3 overview for additional details.

# Why Great American Life?

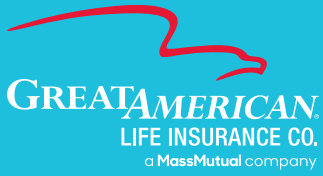
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As a leading provider of annuities, Great American Life Insurance Company is committed to helping people plan for a secure retirement. We offer a level of financial strength that our customers can count on. We are a wholly owned subsidiary of MassMutual, one of the largest life insurance companies in the U.S., founded in 1851.

## **Simple solutions for your clients**

Great American Life is committed to offering annuities that are simpler and easier to understand. We're here to support you as you help your clients achieve their retirement goals with no surprises.

To learn more, call the Sales Desk at  
888-504-7109, option 2.



It pays to keep things simple.®



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