

American Freedom ClassicSM 3



A fixed annuity

From Great American Life Insurance Company®

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

Rates effective 12/20/2021	Interest rate for initial term		
	Year 1	Year 2	Year 3
Purchase payments \$100,000 and over	1.90%	1.90%	1.90%
Purchase payments under \$100,000	1.65%	1.65%	1.65%

What happens after year 3?

At the end of the third contract year, 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 during your first three-year term, but it will never be lower than your annuity’s guaranteed minimum interest rate.

If you’re not satisfied with the new interest rate, you can surrender your annuity in the last 30 days of the first three-year term without incurring an early withdrawal charge or market value adjustment.

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 six-year term. Early withdrawal charges and market value adjustments do not apply to amounts covered by the 10% free withdrawal allowance, or to surrenders that occur during the last 30 days of the first three-year term.

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 P1133518NW, P1133518ID and P1133518OR. 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 FDIC or NCUSIF Insured	No Bank or Credit Union Guarantee	May Lose Value
Not Insured by any Federal Government Agency		Not a Deposit