

3 Things to Know About the Secure American:

- Accepts additional purchase payments
- Provides penalty-free withdrawals
- Offers an annuitization bonus



Secure American

A fixed annuity

The Simple Summary

All fixed annuities from Great American Life Insurance Company® are designed to simplify the path to your retirement dreams. Each product offers principal protection, tax-deferred growth and lifetime income.

There are additional features that may vary from product to product. This Simple Summary explains the features that are specific to the Secure American® to help you determine if it's the right fixed annuity for you.

Purchasing a Secure American

You can purchase a Secure American with an initial purchase payment of \$10,000 or more. You can add to your annuity during the first three contract years with additional purchase payments of \$5,000 or more.

Access to your money with annual penalty-free withdrawals

During the first contract year, you may withdraw up to 10% of your initial purchase payment without an early withdrawal charge. After the first contract year, 10% of the cash value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge.

This contract uses a proportionality concept. If you take a withdrawal, your account value will be reduced by the same percentage that you withdraw from your cash value. For example, if you withdraw 8% from your cash value, your account value will also be reduced by 8%, even though this may represent a larger dollar amount than you have withdrawn.

Early withdrawal charges

Each purchase payment is subject to an early withdrawal charge for the first seven contract years. The charge starts at 9% and applies to surrenders and withdrawals that exceed the 10% penalty-free amount. All charges end after 10 contract years.

Years since purchase payment was applied to your contract	0	1	2	3	4	5	6	7	8+
Early withdrawal charge rate	9%	9%	8%	7%	6%	5%	4%	3%	0%

Receive an annuitization bonus

As an added benefit to help secure your financial future, we will add a bonus to your account value if, after the first contract year, you annuitize your account value for a period of at least seven years. The bonus will be equal to 1% of the amount annuitized for each completed contract year, up to a maximum of 10%. For example, if you elect to annuitize your account value after your eighth contract anniversary for a period of at least eight years, we will credit an annuitization bonus equal to 8% of the amount annuitized.

Guaranteed minimum interest rate

You'll earn a guaranteed minimum interest rate of 1% on your contract. This means, regardless of economic conditions, your Secure American will never earn less than 1%.

Please note this brochure is a general description of the product. Please read your contract for definitions and complete terms and conditions, as this is a summary of the annuity's features. For use with contract forms P1037705NW and P1037805NW. Cash Value is referred to as Gross Surrender Value in the contract.

Contract form numbers may vary by state. Products and features may vary by state, and may not be available in all states. See specific product disclosure document for details.

All guarantees based on the claims-paying ability of Great American Life.

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Uncomplicate Retirement with the Secure American.

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