

PTE 84-24 DISCLOSURE STATEMENT

This statement is made pursuant to Prohibited Transaction Exemption 84-24 in connection with additional purchase payments (premiums) to an existing annuity contract with IRA funds.

Annuity Contract: **Great American Life Insurance Company[®] IRA II-SS**
Contract Form A330(85) (Contract form numbers may vary by state)

IRA or Plan:

Agent:

Agent is Independent of Insurer and Able to Recommend Other Annuity Contracts

Agent is independent of Great American Life Insurance Company. Agent is NOT contractually limited to recommending only annuity contracts of Great American Life Insurance Company.

Commissions Payable to Agent

Great American Life Insurance Company will pay a commission for each purchase payment made to the IRA II-SS annuity contract. The total commission to be received by Agent and/or an affiliate of Agent is equal to

% of the purchase payment amount. Commissions are not subtracted from the purchase payments or from annuity contract values.

Other Material Conflicts of Interest

A material conflict of interest exists if the Agent has a financial interest that a reasonable person would conclude could affect the exercise of the Agent's judgment in rendering advice as a fiduciary. In addition to commissions, the Agent has the following other material conflicts of interest:

Contract Charges and Adjustments

Loss of Annuity Value: The annuity value of the contract is only available during your life if the contract is annuitized under a life option or for period of at least three years.

Early Withdrawal Charge (Surrender Charge): An early withdrawal charge is deducted from contract values if, within seven years from the date of a given purchase payment, the amount attributable to that purchase payment is withdrawal, the contract is surrendered, or the contract is annuitized. For this purpose, a withdrawal is treated as attributable to the earliest purchase payment remaining in the contract. The early withdrawal charge will be equal to the early withdrawal charge rate multiplied by the amount paid out on withdraw, surrender, or applied on annuitization.

The early withdrawal charge rate is determined under the following table:

Full Years Elapsed since Purchase Payment Applied to Contract	0	1	2	3	4	5	6	7+
Early Withdrawal Charge Rate	7%	6%	5%	4%	3%	2%	1%	0%

Proportionality Adjustment: If an amount is withdrawn or the contract is surrendered, the annuity value of the contract will be reduced proportionally to the reduction in the gross surrender value for the withdrawal or surrender. For example, if a withdrawal reduces the gross surrender value by 20%, then the annuity value will be reduced by 20%.

Premium Taxes: State premium taxes, where applicable, may also be deducted from contract values.

ACKNOWLEDGMENT AND CONSENT

(To be completed by the IRA owner)

I hereby acknowledge receipt of this Disclosure Statement prior to additional purchase payments to an existing Great American Life Insurance Company IRA II-SS annuity contract. As IRA owner, I hereby approve additional purchase payments to such annuity contract.

IRA Owner

Date

Print or Type Name