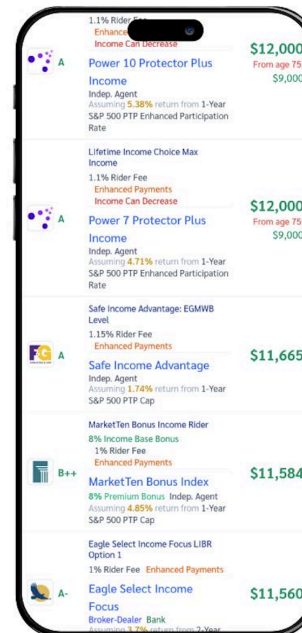




[Click here to read the review of this annuity at annuityeducator.com](https://annuityeducator.com)

Get Personalized Annuity Quotes At Annuity Educator

- Determine your requirements with complimentary personalized quotes tailored for your retirement
- Maximize your earnings by instantly comparing top rates and payouts online
- Enhance the security of your annuity by identifying which companies are most highly rated



Get personalized quote now →



Safe Return

*an indexed annuity from Great American Life Insurance Company[®],
a member of Great American Insurance Group[®].*

Safe Return

Say hello to Safe ReturnSM, an indexed annuity from Great American Life Insurance Company[®] featuring:

★ A return of premium guarantee

- ★ The opportunity to select from indexed strategies with a bailout feature and a declared rate strategy
- ★ Indexed strategies that earn interest tied to gains in the S&P 500
- ★ Income you cannot outlive
- ★ 10% penalty-free withdrawals
- ★ Liquidity with an extended care waiver and terminal illness waiver
- ★ 10-year declining early withdrawal charges
- ★ A guaranteed minimum surrender value

Safe Return offers protection

Safe Return offers two forms of protection: a **return of premium guarantee** to ensure your money is protected and a **bailout feature** to help protect your opportunity for growth.

Return of premium guarantee

You can have the extra certainty you may be seeking, knowing that if the unexpected occurs, you can surrender your annuity and receive your purchase payments, less the sum of prior withdrawals and applicable rider charges.

Bailout feature

Safe Return features a bailout on available indexed strategies that protects your opportunity for growth. This feature allows you to withdraw your money from a particular strategy *without penalty* if the cap for that indexed strategy ever falls below its bailout cap. The bailout cap will always be below the initial cap. If the bailout cap is triggered, we will send a letter and give you 30 days to withdraw the money from that strategy with no penalty. If no action is taken, the money will remain in the strategy.

About indexed annuities

An indexed annuity is a deferred annuity with multiple interest crediting strategies. This type of annuity allows you to allocate your money among strategies that credit interest in various ways.

Is an indexed annuity right for me?

Indexed annuities may be right for you if you want the potential to earn rates higher than those traditionally available from fixed annuities and you like the idea of receiving interest at a rate determined, in part, by the performance of an index. Regardless of market conditions, your indexed annuity's value will not fall below your total purchase payments, unless you take withdrawals from or surrender your contract during the early withdrawal period, or if you annuitize your contract for less than the minimum account value payout period. This means that your principal can remain protected.

Estate and probate advantages

An indexed annuity like Safe Return offers a death benefit that distributes the remaining contract value to beneficiaries without going through probate. If death occurs before you begin receiving annuity income payments, your beneficiary is guaranteed to receive the account value (less adjustments for outstanding loans or other applicable charges).

Interest crediting choices

Choose your interest crediting strategies for each term and adjust them as your financial situation changes. Our products offer a **declared rate strategy** and an **indexed strategy**.

Declared rate strategy

Funds in the declared rate strategy earn compound interest credited daily based on a rate set at the start of the term by the company. This rate can vary for subsequent terms; however, this declared interest rate will never be lower than the guaranteed rate stated in your contract.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJ"), and has been licensed for use by Great American Life. Standard & Poor's[®], S&P[®], and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJ and sublicensed for certain purposes by Great American Life. The Safe Return is not sponsored, endorsed, sold or promoted by SPDJ, Dow Jones, S&P, their respective affiliates, and none of such parties makes any representation regarding the advisability of purchasing the Safe Return nor do they have any liability for any errors, omissions or interruptions of the S&P 500 Index.

Indexed strategy

Funds in an indexed strategy earn interest based on an indexed interest rate. Interest is credited to the amount assigned to an indexed strategy on the last day of the term. The following strategy may be available on your Safe Return contract:

S&P 500 point-to-point: A point-to-point strategy measures the change of the index by comparing the closing S&P 500® value at the end of the term to the closing S&P 500 value on the first day of that term. Point-to-point may be particularly beneficial when the index is rising, but may reduce the amount of interest you would receive if the S&P 500 declines just before the end of a term.

Accessing your annuity

When you're ready to annuitize, you can have the safety of knowing that your retirement income will never run dry. Settlement options are available to provide a steady stream of income on which you can depend. You can choose the length of time to receive payments, or elect to receive an income stream that you cannot outlive.

While an annuity should provide retirement income, an emergency or unforeseen circumstance may require you to access your money earlier than planned. Great American Life® offers a number of options to withdraw the money in your annuity. Note that withdrawals prior to age 59½ may be subject to IRS restrictions and a 10% federal penalty tax. Withdrawals will reduce the account value and related benefits. Also, indexed interest will not be credited at the end of a term to withdrawals made during a term from an indexed strategy.

Early withdrawal charges

Please refer to your disclosure document for the Safe Return early withdrawal charge schedule. Charges are applied during the early withdrawal charge period to amounts withdrawn in excess of the 10% penalty-free withdrawal allowance; and to full surrenders.

Loan availability

With Safe Return, you may be able to take out a loan at a reasonable interest rate. Loans are available for certain qualified plans (subject to minimum and maximum loan amounts and repayment requirements). Remember, a loan may adversely affect your account value and outstanding loan balances will be deducted from your account value upon surrender, annuitization or death.

Guaranteed minimum surrender value

The guaranteed minimum surrender value is 100% of your purchase payments, less withdrawals and early withdrawal charges, plus interest credited daily at a minimum guaranteed rate, minus an amount equal to the early withdrawal charge rate multiplied by the account value.

Additional benefits

Keep your income and your family safe with these extras:

Extended care and terminal illness waivers

Extended care and terminal illness waivers are available on your contract for no additional charge. Please see the back page of this brochure for additional information.

IncomeSecure

The IncomeSecureSM guaranteed income rider offers a 10% income credit and a 10-year income rollup period. When you purchase this rider with an indexed annuity, the amount on which income payments under the rider are based—the income base—is increased each year by income credits and any additional purchase payments you may make, and decreased by any withdrawals. The IncomeSecure is available for an annual charge of 0.85% of the income base, and charges are refundable at death if the income period hasn't started. *See IncomeSecure brochure for details.*

IncomeSustainer Plus

The IncomeSustainer® Plus is a guaranteed income and death benefit rider that offers an 8% rollup credit for income and death benefits, and a 12-year income rollup period. In addition to providing income options, the rider provides a guaranteed death benefit to your beneficiaries. The death benefit is available after the fifth contract anniversary, and enhances the death benefit available with your annuity. The IncomeSustainer Plus is available for an annual charge of 1.25% of the income base. *See IncomeSustainer Plus brochure for details.*

Any contract loan issued by Great American Life uses your contract value as collateral for the loan. Note that any applicable rider charges and fees are withdrawals that will reduce the return of premium guarantee. Additionally, premium tax or other taxes not previously deducted and outstanding balances on any loans will reduce the return of premium guarantee.

With IncomeSecure and IncomeSustainer Plus, withdrawals in excess of free withdrawal allowances or RMDs stop income/rollup credits and all withdrawals adversely impact the benefits available under the rider. With both riders, resets may increase the rider charge. The maximum income percentage of 7.5% or 6.5% is available at age 90.

Safe Return at a glance

General information

Product type	Single premium annuity
Issue ages	Qualified: 18-85; non-qualified: 0-85; Inherited IRA: 18-75; Inherited non-qualified: 0-75
Min. purchase payment	\$25,000
Max. purchase payment	\$1 million issue ages 0-75; \$750,000 issue ages 76-80; \$500,000 issue ages 81+
Bailout cap	On indexed strategies, early withdrawal charges waived for funds in an indexed strategy if cap for that particular indexed strategy ever falls below its bailout cap
Return of premium	Return of premium value is sum of all purchase payments, less the sum of all net withdrawals and applicable rider charges. Included at no extra charge.
Guaranteed minimum surrender value	The value of your annuity will not drop below the guaranteed minimum surrender value.
Term	One year for each strategy offered
Fees	There are no up-front sales charges or fees. Early withdrawal charges (surrender charges) may apply.

Withdrawals

10% allowance	During the first contract year, you may withdraw up to 10% of your purchase payments without an early withdrawal charge. After the first contract year, 10% of the account value on the most recent contract anniversary may be withdrawn without an early withdrawal charge.
Early withdrawal charges	During the first 10 contract years, an early withdrawal charge starting at 10% is applied to full surrenders and withdrawals. Fixed period settlement options shorter than the account value payment period are not available. Each month, this charge decreases by 1/12th of 1%.

Rates and strategies

Indexed interest rate	For the indexed strategies currently available, the indexed interest rate is determined, in part, by the performance of the S&P 500®, and is credited only on the last day of the term.
Cap	The cap is the maximum indexed interest rate for a term; please contact Great American Life® or your financial professional for the current cap (if any).
S&P 500 point-to-point	An indexed strategy that measures the index change by comparing the closing S&P 500 value at the end of the term to the closing S&P 500 value on the first day of that term.

Riders

Extended care waiver	Included for no additional charge, the extended care waiver can help ease the strain of unforeseen events. If, after the first contract year, you are confined to a nursing home or long-term care facility for at least 90 consecutive days, early withdrawal charges will be waived on withdrawals up to a full surrender.
Terminal illness waiver	After the first contract year, if you are diagnosed by a physician as having a terminal illness (prognosis of survival is 12 months or less, or a longer period as required by state law), you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge. There is no additional charge for this waiver.
IncomeSecure	A guaranteed income rider with a 10% income credit and 7-year income rollup period that provides guaranteed income options for your retirement. There is an annual charge associated with this rider.
IncomeSustainer Plus	A guaranteed income and death benefit rider with an 8% rollup credit for income and death benefits, and a 12-year income rollup period. There is an annual charge associated with this rider. <i>Please note that the income rollup period will end earlier under certain circumstances, such as when you reach your annuity commencement date. See rider brochure for details.</i>

This information is not intended or written to be used as legal or tax advice. It cannot be used by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. It was written solely to support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an independent attorney or tax advisor.

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. In rider contract, income credits are referred to as rollup amounts and income base is referred to as benefit base amount. For use with contract form P1074509NW, and rider forms R6025809NW, R6026109NW, R6032810NW and R6036711NW. Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states. All guarantees based on the claims-paying ability of Great American Life.



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

Products issued by Great American Life Insurance Company®, member of Great American Insurance Group®, Cincinnati, Ohio
Copyright © 2014 by Great American Life Insurance Company. All rights reserved.