



Secure American

*a single premium fixed annuity from Great American Life Insurance Company®,
a member of Great American Insurance Group®*

Secure American

Help plan for your future with Secure American®, a fixed annuity from Great American Life Insurance Company® featuring:

- ★ **10% annuitization bonus—1% per year, up to a maximum of 10%**
- ★ Additional purchase payments allowed in first three contract years
- ★ Income you cannot outlive
- ★ 10% penalty-free withdrawal available during first contract year
- ★ Liquidity with an extended care waiver and terminal illness waiver
- ★ 7-year declining early withdrawal charges on each purchase payment

Prepare for the future

Help prepare for your retirement with this fixed annuity.

Receive an annuitization bonus

As an added incentive to help secure your financial future, Great American Life® will add a bonus to your account value upon annuitization. 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.

Estate and probate advantages

A fixed annuity like Secure American offers a death benefit that is paid directly 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 outstanding loans or other applicable charges).

Guaranteed interest rate

Fixed annuities can give you the peace of mind of a product that will safely grow in value, while protecting your initial investment. For your protection, you'll earn a minimum guaranteed interest rate on your contract. The interest rate your money earns will never fall below the minimum guaranteed interest rate, even if economic conditions cause interest rates to drop dramatically. Your contract, as a whole, will be credited with interest at an effective annual rate equal to or greater than that required by state law.

Accessing your annuity

When you're ready to annuitize, you 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.

Early withdrawal charges

Please refer to your disclosure document for the Secure American 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. Early withdrawal charges apply to each purchase payment separately.

Loan availability

With Secure American, 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.

Protect your savings

While the average retirement age continues to decrease, life expectancies are on the rise. A fixed annuity may provide protection for what you've accumulated, plus offer the option of lifetime income. Spend less time worrying and more time enjoying your retirement.

	Retirement age ¹	Life expectancy ²	Years in retirement
1940	70	62.9	0
1960	65	69.7	4.7
1980	63	73.7	10.7
2000	62	76.8	14.8
2010 ³	62	78.3	16.3

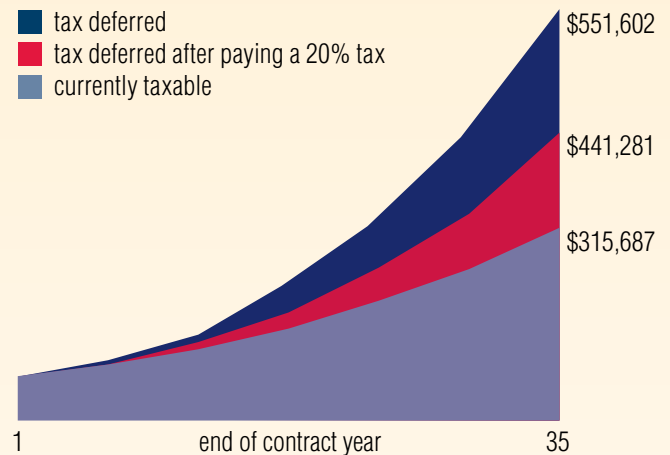
Data represents a snapshot of average retirement age in that calendar year and life expectancy for babies born that year.

1 U.S. Department of Labor, Bureau of Labor Statistics

2 National Center for Health Statistics, National Vital Statistics Reports

3 2010 projections based on data from U.S. Census Bureau

The benefits of tax deferral



Linda has \$100,000 and plans to let it grow over 35 years. The following hypothetical shows how 5% growth would affect both a tax-deferred and taxable investment. For qualified contracts, the full amount withdrawn is generally subject to income tax. For other contracts, only the gains are subject to income tax. If you are under age 59½, the taxable amount is also generally subject to a 10% federal penalty tax.

This graph assumes a \$100,000 qualified investment, accumulated for 35 years, with a 5% annual growth rate. Lower capital gains and dividend tax rates would make the taxable investment more favorable than the rate illustrated and reduce the difference in performance between these accounts. Consider your current and anticipated tax brackets in making your decision, as they may also impact comparison results. The amount of the tax-deferred accumulation would be reduced if early withdrawal charges were reflected. This is a hypothetical scenario for illustration purposes only.

Secure American at a glance

General information

Product type	Single premium fixed annuity, with multiple purchase payments allowed in first three contract years.
Issue ages	Qualified: 18-88; non-qualified: 0-88
Min. purchase payment	\$10,000. Additional purchase payments of at least \$5,000 are permitted during the first three contract years.
Max. purchase payment	\$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+
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, a 10% free withdrawal allowance is available, which waives the early withdrawal charges for withdrawals of up to 10% of the initial purchase payment. After the first contract year, up to 10% of the cash value as of the prior contract anniversary may be withdrawn without early withdrawal charges. The sum of all previous withdrawals during the same contract year will be subtracted to determine the amount available. This allowance is not cumulative, and unused amounts do not carry over to the next contract year.
Early withdrawal charges	During any early withdrawal charge period, an early withdrawal charge applies to withdrawals and surrenders. If multiple purchase payments are submitted for one contract, each purchase payment is subject to an early withdrawal schedule that begins when that individual purchase payment is received. All early withdrawal charges end after the 10 th contract anniversary.

Rates

Annuitization bonus	If the contract is annuitized after the first contract year for a period of at least seven years, a bonus will be added to the account value. The bonus will be equal to 1% of the amount annuitized for each completed contract year, up to a maximum of 10%.
Crediting method	Your annuity earns tax-deferred interest. Interest is credited daily and compounded annually.
Guaranteed interest rate	You will earn a minimum guaranteed interest rate on your contract. The interest rate your money earns will never fall below the minimum guaranteed interest rate, even if economic conditions cause interest rates to drop dramatically. Your contract, as a whole, will be credited with interest at an effective annual rate equal to or greater than that required by state law.

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.

Fixed period settlement options of less than seven years are not available in Oregon.

Any contract loan issued by Great American Life uses your contract value as collateral for the loan.

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. For use with contract forms P1037705NW and P1037805NW, endorsement forms E1069508NW and E6010303NW, and rider forms R6019308NW and R6020708NW. 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.

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

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