



# Single Premium Immediate Annuity

# Single premium immediate annuity

Say hello to Great American Life Insurance Company's single premium immediate annuity (SPIA), featuring payout periods ranging from five years to life.

#### Guaranteed income

If you have an available sum of money and are looking for guaranteed income, or if you simply want to make your retirement years more carefree and stable, a Great American Life® SPIA may be the answer.

For a single purchase payment of \$10,000 or more, a Great American Life SPIA guarantees that those dollars will provide you with a consistent cash flow of scheduled periodic payments, for as long as you choose.

## Annuity payments

You have the safety of knowing that your retirement income will never run dry. Payout 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.

# SPIA at a glance

Product type: Single premium immediate annuity

Issue ages: Qualified: 18-95; non-qualified: 0-95

Min. purchase payment: \$10,000

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

Rates: Ask your financial representative for a current payout quote illustration.

## Benefit age limits:

Max. age	Settlement option selected
78	Life and/or 20 years certain
84	Life and/or 15 years certain
90	Income for a fixed period, not to exceed life expectancy
92	Life and/or 10 years certain

A.M. Best rating as of February 21, 2014. "A" (Excellent) is third highest out of 16 categories. Rating does not apply to the variable annuity subaccounts.

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 form P1020203NW. Contract 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.

#### Who we are

Great American Life® is a subsidiary of American Financial Group® and is a member of Great American Insurance Group. Our roots go back to 1872 with the founding of our flagship company, Great American Insurance Company. Headquartered in Cincinnati, Ohio, AFG is a publicly traded company on the New York Stock Exchange and has assets of more than \$42.5 billion as of March 31, 2014.

#### Strong ratings

Preparing for your future with a financially strong company should be a high priority. Great American Life is rated "A" (Excellent) for financial strength and operating performance by A.M. Best. We have been rated A or higher by A.M. Best for more than 35 consecutive years.

## Financially sound

Our company is one chapter in an American success story that began when Carl Lindner, with his father, sister and brothers, opened a cash-and-carry dairy market. This single storefront launched Mr. Lindner's career as a businessman and entrepreneur. Two of Mr. Lindner's sons, Craig and Carl, have spent their entire careers helping to build American Financial Group, and today they serve as cochief executive officers. We have a long history of providing financial security to contract owners, and it is a heritage we continue with pride.

## We're committed to you

We understand how important retirement security is to you and want to help you reach your goals and dreams. It's possible your retirement may last longer than 30 years, making it important to partner with a company that has long-term strength and a reputation for success and stability. We're committed to providing you with the first-class service you need and deserve.



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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