

<Company Long Name>  
PO Box 5420  
Cincinnati, OH 45201-5420



<First> <Last>  
<Joint First> <Joint Last>  
<Address line 1>  
<Address line 2>  
<City>, <State> <Zip>

<Date>  
Re: Contract Number <Contract #>  
Tax Qualification: <Tax Qual>

Dear <First> <Last> and <Joint First> <Joint Last>:

Thank you for your business with <Great American Life>. We're honored to have you in our family.

***Why am I receiving this letter?***

Your annuity contract is designed to pay you a stream of payments, which based on your age is set to begin in the next year.

You may **start these payments** under a payout option of your choice. Alternatively, you may surrender your annuity contract for a lump sum payment.

***What do I need to do?***

To start a stream of payments, please complete the enclosed Settlement Option Election Agreement and return it to us in the enclosed envelope. To receive a lump sum payment, please complete the Withdrawal/Surrender Request Form and return it to us in the enclosed envelope. If you surrender your contract, any applicable early withdrawal charges or other adjustments may apply.

You must respond by June 30, {date}.

***What happens if I do not respond?***

If we have not received your request by June 30, {date}, your annuity contract will determine how your benefits are paid, and standard tax withholding will apply.

We will begin a stream of annual payments for your life, with a minimum of 10 payments guaranteed. Once the stream of payments starts, your contract will no longer have a cash value.

If any withdrawal causes your account value to fall below \$2,000, we will send you a lump sum payment instead of a stream of payments.

***What if I have questions?***

We understand that forms and insurance terminology can be confusing. Our Customer Service representatives are happy to help! Call 800-854-3649 for assistance.

All the best,

A handwritten signature in black ink that reads "Dawn Clark".

Dawn Clark,  
VP, Customer Service

Enc: Settlement Option Election Agreement (ML2084)  
Withdrawal/Surrender Request Form (AB2151)

