

Index Protector 7

Frequently Asked Questions



What are the contracting and training requirements to offer the Index Protector 7?

Advisors must hold an insurance license, be contracted with Great American Life® and complete required training to offer the product. You must complete Great American's RIA submission form.

To access training and required forms, visit GreatAmericanRIA.com.

Does the Index Protector 7 pay a commission?

No, you will not earn a commission for offering this product. It is designed to fit with an RIA's fee-based structure.

How do I receive my management fee for assets held in this product?

Your clients can choose to have the fee deducted from their advisory portfolio or have Great American withdraw the fee from their annuity. Please be aware that a withdrawal to pay fees could negatively affect certain annuity benefits.

What technology is available to support my data and billing needs?

Great American works with multiple technology platforms to integrate data, including: DTCC, Morningstar ByAllAccounts, Envestnet, eMoney, etc.

Please contact us with your provider to establish the most efficient way to deliver data to your management platform.

Does the product have an early withdrawal charge?

Yes, the Index Protector 7 features early withdrawal charges during the first seven contract years. They are similar to an early withdrawal penalty on a bank certificate of deposit or a back-end load or redemption fee charged by some mutual funds.*

Will my clients have access to their money with the Index Protector 7?

Liquidity options are available if clients' needs or risk tolerance change. During the seven-year early withdrawal charge period, clients may choose to withdraw up to 10% of the account value each year without penalty.

The Index Protector 7 also offers a return of premium guarantee. If clients choose to surrender their contract after the third contract year, they will receive no less than their initial purchase payment.

How is the Index Protector 7 purchased and managed?

The Index Protector 7 is an insurance contract that must be purchased by the client. Withdrawals and other disbursements require client consent. Money can be reallocated among different interest crediting strategies on an annual basis.

For more information, call 800-628-8226 or visit GreatAmericanRIA.com.

*Source: U.S. Department of Labor Employee Benefits Security Administration
Product issued by Great American Life Insurance Company, member of Great American Insurance Group (Cincinnati, OH) under contract form P1110416NW. Form number, product features and availability may vary by state.

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