



It pays to keep things simple.®



Preserving Indexed Gains

with an Index Frontier registered index-linked annuity

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When your clients purchase an Index Frontier® registered index-linked annuity from Great American Life®, they have the opportunity to allocate money to indexed strategies that provide a set level of protection from market losses.

- **0% floor indexed strategies** provide growth potential up to a cap and complete protection against index losses.
- **-10% floor indexed strategies** provide growth potential up to a cap and protect against index losses in excess of -10%.



Let's say your client, Tim, purchases an Index Frontier annuity with \$100,000. The following hypothetical example illustrates a way to “lock in” indexed strategy gains from term-to-term. For simplicity, we'll assume Tim did not take any withdrawals.

Term 1

When Tim purchases his contract, he allocates his entire purchase payment to a -10% floor indexed strategy. For term 1, the strategy's cap is set at 15%.

During Tim's first term, the index grew by 30%, and he is credited a vested gain of 15%.

Tim's -10% floor indexed strategy values



Tim's account value after term 1: **\$115,000**

Term 2

After a year of great performance, Tim is concerned about a market correction. Fortunately, Tim has the flexibility to change his strategy selections at the end of each one-year term.

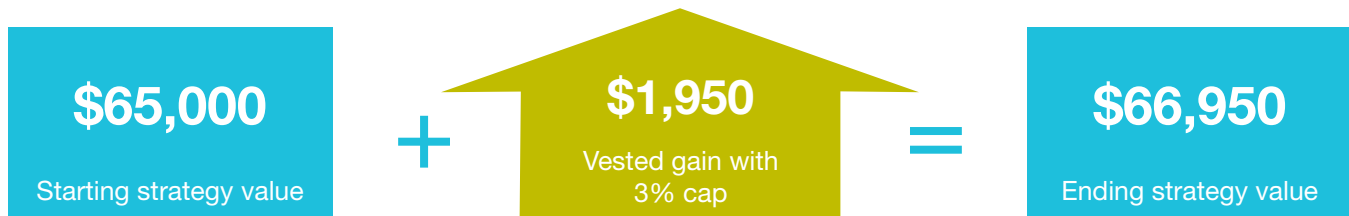
In order to preserve the gains at the end of his first term, Tim decides to move his \$15,000 earnings to a 0% floor indexed strategy tied to the same external index. In addition, he moves half of his initial purchase payment (\$50,000) to a 0% floor indexed strategy, but leaves the remainder (\$50,000) in the -10% floor indexed strategy. For term 2, the cap for the -10% floor indexed strategy is 15% and 3% for the 0% floor indexed strategy.

During the second term, the index increases by 10% and he is credited a vested gain of 10% in the -10% floor indexed strategy and a vested gain of 3% in the 0% floor indexed strategy.

Tim's -10% floor indexed strategy values



Tim's 0% floor indexed strategy values



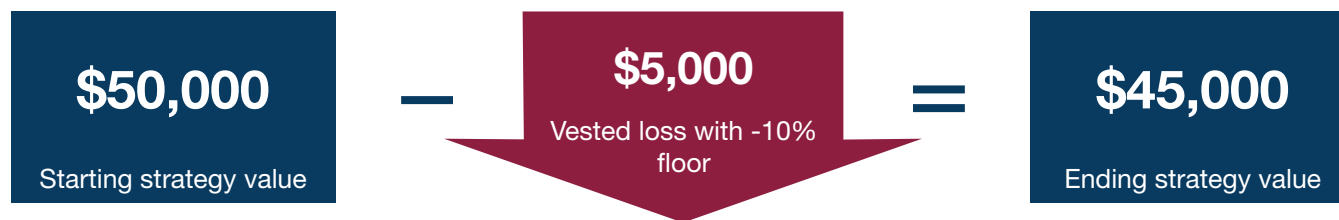
Tim's account value after term 2: **\$121,950**



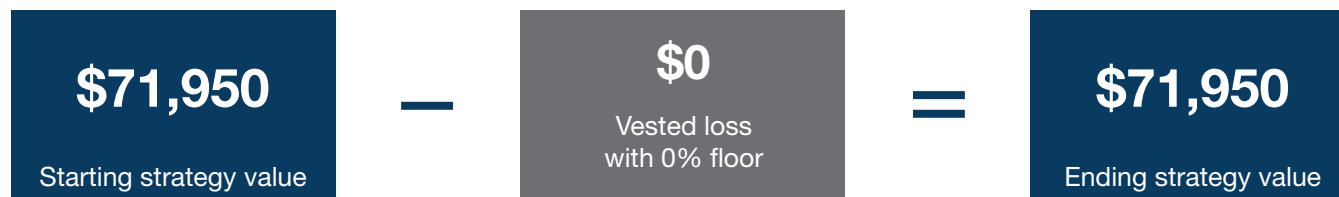
Term 3

After term 2, Tim takes the same approach, and moves his \$5,000 -10% floor strategy earnings to a 0% floor strategy. During this term, the market experiences a correction and declines by 15%.

Tim's -10% floor indexed strategy values



Tim's 0% floor indexed strategy values



Tim's account value after term 3: **\$116,950**

What If Tim Didn't Follow This Approach?

Had Tim stayed fully allocated to a -10% floor indexed strategy each term, here's how his contract would have performed:

	Starting account value	Hypothetical index change	Vested gain or loss	Ending account value
Term 1	\$100,000	+30%	+15%	\$115,000
Term 2	\$115,000	+10%	+10%	\$126,500
Term 3	\$126,500	-15%	-10%	\$113,850

Even though Tim would have received higher earnings during his second term, more of his money would have been subject to the index decline that occurred during his third term. On the other hand, if the hypothetical index change at the end of term 3 had been positive, more of his money would have been subject to that index increase.

Taking advantage of the flexibility to change strategy selections could help protect your client's -10% floor strategy earnings.



Great American's registered index-linked annuities can only be sold through a Broker/Dealer that is contracted with Great American Life Insurance Company. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit GAIG.com/RILArates.

Annuities are intended to be long-term products and may not be suitable for all investors. Withdrawals from an annuity contract may have tax consequences. Additional indexed strategies may be available. Review the prospectus for information on all available indexed strategies.

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