Uncomplicate Retirement®

Income And Legacy Planning With The Index Frontier 7

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Put Your Money To Work With An Index Frontier 7

As you near retirement, your financial focus may shift from saving money toward making your assets last. An Index Frontier® annuity from Great American Life® can help. Between continued growth opportunity and a systematic withdrawal plan, this solution can help generate income throughout your retirement years – and may even allow you to leave a legacy for your loved ones.

A Case Study: Index Frontier 7 In Action

Susan spent her working years saving for retirement. After consulting with her financial professional, she purchases an Index Frontier 7 annuity with $100,000 and allocates her purchase payment to the S&P 500® 10% Buffer strategy with a 17.50% cap. Take a look at how much income Susan's annuity generates over the course of her retirement – and how much she's able to leave to her beneficiaries.

Purchase Payment

Susan purchases an Index Frontier 7 with an initial purchase payment of $100,000 when she is 60 years old.

Earnings

Susan's annuity has the potential to grow up to a cap of 17.50% each one-year term. In years when the S&P 500 yielded negative returns, her money stayed partially protected by the 10% buffer.

Withdrawals

Susan decides to defer taking income for five years, then at age 65, she begins taking 5% withdrawals from her account value at the end of each year. Over the course of her retirement, her Index Frontier 7 generates more than $396,000 in retirement income.

Account Value

Even though Susan is taking withdrawals from her annuity, the growth potential allows the account value to continue growing over time.

Death Benefit

When Susan passes away at age 90, she is able to leave the account value death benefit of more than $482,000 to her loved ones.

Contract Values

Age	S&P Buffer Strategy Return	Earnings	Withdrawals	Account Value	Death Benefit
60	12.78%	$12,780	–	$112,780	$112,780
61	0.00%	$0	–	$112,780	$112,780
62	13.40%	$15,113	–	$127,893	$127,893
63	17.50%	$22,381	–	$150,274	$150,274
64	11.39%	$17,116	–	$167,390	$167,390
65	0.00%	$0	$8,369	$159,020	$159,020
66	9.53%	$15,155	$8,709	$165,466	$165,466
67	17.50%	$28,957	$9,721	$184,702	$184,702
68	0.00%	$0	$9,235	$175,467	$175,467
69	17.50%	$30,707	$10,309	$195,865	$195,865
70	12.78%	$25,032	$11,045	$209,851	$209,851
71	0.00%	$0	$10,493	$199,359	$199,359
72	13.40%	$26,714	$11,304	$214,769	$214,769
73	17.50%	$37,585	$12,618	$239,736	$239,736
74	11.39%	$27,306	$13,352	$253,690	$253,690
75	0.00%	$0	$12,685	$241,005	$241,005
76	9.53%	$22,968	$13,199	$250,775	$250,775
77	17.50%	$43,886	$14,733	$279,927	$279,927
78	0.00%	$0	$13,996	$265,931	$265,931
79	17.50%	$46,538	$15,623	$296,845	$296,845
80	12.78%	$37,937	$16,739	$318,043	$318,043
81	0.00%	$0	$15,902	$302,141	$302,141
82	13.40%	$40,487	$17,131	$325,496	$325,496
83	17.50%	$56,962	$19,123	$363,335	$363,335
84	11.39%	$41,384	$20,236	$384,483	$384,483
85	0.00%	$0	$19,224	$365,259	$365,259
86	9.53%	$34,809	$20,003	$380,065	$380,065
87	17.50%	$66,511	$22,329	$424,247	$424,247
88	0.00%	$0	$21,212	$403,035	$403,035
89	17.50%	$70,531	$23,678	$449,888	$449,888
90	12.78%	$57,496	$25,369	$482,014	$482,014
			$396,338		

Over the course of Susan's retirement, her Index Frontier 7 generates over $396,000 – a 296% increase on her initial $100,000 purchase payment.

In addition to generating retirement income, Susan's annuity will allow her to leave over $482,000 to her beneficiaries – a 382% increase on her initial $100,000 purchase payment.

The hypothetical results shown above are based on the annual returns of the S&P 500 Index (SPX) over the last 10 years (2010 - 2019) with the 10-year sequence repeated throughout the projected years. Past performance is not a guarantee of future results. Actual returns each year will vary.

The cap used in the hypothetical example is assumed to have remained the same in all years. Actual caps are subject to change at the end of each term.

The 5% annual withdrawals are taken at the end of each term. The example does not take into account any Required Minimum Distributions that may have been imposed by tax laws in the years shown.

The death benefit is the remaining account value at the time of death. In the example, the annuitant lives to age 90.

Please see the back of this flier for important information related to this case study.

Great American Insurance Group | Uncomplicate Retirement®

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

In the Index Frontier contract and prospectus, a cap is referred to as a maximum gain and a floor is referred to as a maximum loss. Annuities are long-term investments and may not be suitable for all investors. Withdrawals from an annuity contract may have tax consequences.

This example is not a comprehensive example of how indexed strategy values in our Index Frontier registered index-linked annuities are calculated. Ask your financial professional for a complete description of how a registered index-linked annuity and its indexed strategies work. This example is used for illustrative purposes only. Past performance does not guarantee future results. Under the best circumstances in an increasing market, you would be credited the cap each term. Under the worst circumstances in a decreasing market, you would lose 90% of your money in the 10% buffer strategy at end of each term.

The S&P 500® values in the graph are based on historical performance of the S&P 500 price return index (SPX), excluding dividends and capital gains paid on the stocks included in the index. You cannot invest directly in an index.

We made certain assumptions for this example. A different set of assumptions would lead to different results, which could be significantly different from the strategy returns shown in this example. Index Frontier registered index-linked annuities also offer 0% floor and -10% floor strategies that calculate gains and losses based on the performance of certain exchange-traded funds. Hypothetical values for those strategies could be higher or lower than those shown in this example. Caps are set at the start of each term and are subject to change. The returns in the graph are calculated using the same hypothetical cap for each term. It is likely that the cap for an indexed strategy will vary from term to term. Historical caps for this product, which was first offered in March 2018, varied from term to term and ranged from 2% to 21%. Before the end of a term, any increase in a strategy value is limited by both the cap and a vesting factor. The buffer for a strategy will not change.

Early withdrawal charges will apply if withdrawals in excess of 10% are made during the early withdrawal charge period. Any withdrawal will reduce contract values. In addition, a withdrawal before the end of a term may have a positive or negative impact on the strategy value at the end of the term, which may be significant.

When you buy a registered index-linked annuity, you own an insurance contract. You are not buying shares of any stock or index.

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