

Index Summit 6 Pro Registered Index-Linked Annuity

Product Reference Guide

This guide highlights some features of this product. Please see the prospectus and contract for more information.



Participate in market growth



Assets grow tax-deferred



Manage downside risk

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| Issue ages | Qualified: 0–80 Non-qualified: 0–80 | Inherited IRA: 0–75 Inherited non-qualified: 0–75 |
| Tax qualifications | <ul style="list-style-type: none"> > Nonqualified and inherited nonqualified > IRA (traditional, Roth, SEP, SIMPLE, and inherited) > 401(a) (including 401(k) traditional and Roth) | <ul style="list-style-type: none"> > 403(b) (traditional and Roth) > Governmental 457(b) (traditional and Roth) |
| Purchase payments | <p>Minimum: \$25,000; additional purchase payments accepted in first two months of contract; minimum \$10,000</p> <p>Maximum: \$1 million without prior Home Office approval</p> | |
| Fees | A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%. | |
| Early withdrawal charges | 6-year declining: 9%, 8%, 7%, 6%, 5%, 4% | |
| Indexed strategies | <p>Three types of indexed strategies available:</p> <ul style="list-style-type: none"> > 1-year and 2-year 50% downside participation rate with cap > 1-year and 2-year 50% downside participation rate with upside participation rate > 6-year 10% buffer with upside participation rate <p>Performance is tied to the S&P 500, iShares MSCI EAFE ETF or the iShares U.S. Real Estate ETF. The 6-year 10% buffer with upside participation rate strategy is only available for a term that starts in the first contract year. It's important to know a withdrawal before the end of a term may have a significant negative impact on the strategy value.</p> | |
| Protection against market loss | <p>Any loss for a term of an indexed strategy is subject to one of two limiting factors: a buffer or a downside participation rate.</p> <p>A buffer is the portion of a negative index change at the end of a term that is disregarded to determine a loss. The 10% buffer indexed strategies provide protection against the first 10% of index losses at the end of each term.</p> <p>A downside participation rate is the percentage of any negative index change at the end of a term that is taken into account to determine a loss. The 50% downside participation rate indexed strategies provide protection against 50% of index losses at the end of each term.</p> | |
| Product features | <ul style="list-style-type: none"> > 10% penalty-free withdrawal beginning first contract year > Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals > Extended care and terminal illness waiver riders | |

Future indexed strategies could offer different downside participation rates or buffers.

Annuities are long-term investments and may not be suitable for all investors. Withdrawals prior to age 59½ may be subject to income tax and a 10% penalty.

Index Summit 6 Pro 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.

The contract remains the sole and exclusive authority for the terms and conditions of this product. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract.

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It pays to keep things simple.®