

Index Frontier Annuities

What's Your Comfort Zone?

Asset growth is a critical part of planning for retirement. But as retirement nears, you may not be willing to assume the risk that comes with investing directly in the stock market. The Index Frontier[®] annuities from Great American Life Insurance Company[®] can help you grow your retirement assets by participating in market growth, while providing a level of protection from market loss.

A hypothetical example to help you find your comfort zone

With an Index Frontier annuity, you can allocate your money to indexed strategies with floors, which offer a set level of protection from market losses.

- 0% floor strategies offer some upside potential and complete downside protection
- -10% floor strategies offer higher upside potential and protect against losses in excess of -10%

The portion of the annuity's value that you allocate between the 0% floor and -10% floor strategies, in conjunction with each strategy's cap, will determine the annuity's return at one-year term end. The table below shows a variety of allocations between the two strategies, along with the corresponding return that the annuity could experience at the end of a one-year term.

Percent allocated to 0% floor strategy with 6% cap	Percent allocated to -10% floor strategy with 15% cap	Annuity minimum return at one-year term end	Annuity maximum return at one-year term end
100%	0%	0.00%	6.00%
70%	30%	-3.00%	8.70%
60%	40%	-4.00%	9.60%
50%	50%	-5.00%	10.50%
40%	60%	-6.00%	11.40%
30%	70%	-7.00%	12.30%
0%	100%	-10.00%	15.00%

Table assumes a 6% cap on the 0% floor strategy, and assumes a 15% cap on the -10% floor strategy.

Calculations for range of returns when 50% of annuity's value is allocated to each strategy

Annuity minimum return	50% allocation × 0% floor (0% floor strategy)	= 0.00%
	+ 50% allocation × -10% floor (-10% floor strategy)	= -5.00%
		<u>-5.00%</u>
Annuity maximum return	50% allocation × 6% cap (0% floor strategy)	= 3.00%
	+ 50% allocation × 15% cap (-10% floor strategy)	= 7.50%
		<u>10.50%</u>

Talk to your financial professional about how an Index Frontier annuity can help you participate in market growth while providing a level of protection.



It pays to keep things simple.

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 prospectus and contract, a cap is referred to as a maximum gain and a floor is referred to as a maximum loss.

Great American Life Insurance Company is not an investment advisor and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation.

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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