GREAT AMERICAN INSURANCE GROUP
Annuities

What's Your Comfort Zone?

While lower mortgage and inflation rates may sound good, this generally means lower returns for common products such as CDs and money market accounts. These lower returns might have you looking for an alternative product to help grow your retirement accounts. A fixed-indexed annuity may be the answer.

With a fixed-indexed annuity, there are two types of strategies into which you can allocate your money:

- A **declared rate strategy** allows you to grow your money at a fixed interest rate that is set at the beginning of each one-year term.
- **Indexed strategies** offer you the opportunity to earn interest based, in part, on market performance without the risk of market loss.

Consider this hypothetical example, which shows how using a fixed-indexed annuity with an S&P 500® point-to-point Indexed strategy in combination with a declared rate strategy could help you find your comfort zone!

Percent allocated to S&P 500® point-to-point indexed strategy with 6.00% cap	Percent allocated to declared rate strategy with 3.00% declared rate	Minimum return for one-year term	Maximum possible return for one-year term
100%	0%	0.00%	6.00%
70%	30%	0.90%	5.10%
60%	40%	1.20%	4.80%
50%	50%	1.50%	4.50%
40%	60%	1.80%	4.20%
30%	70%	2.10%	3.90%
0%	100%	3.00%	3.00%

The minimum return column assumes the indexed strategy earns 0% and the declared rate strategy earns 3.00%. The maximum possible return column assumes the indexed strategy earns the maximum indexed interest rate possible of 6.00% and the declared rate strategy again earns 3.00%. The range of the minimum and maximum returns varies based on the percentages allocated to the strategies.

For example, here's how we calculated the range of returns when 50% is allocated to each strategy.

Minimum return: 1.50% (50% of 3.00%) + 0% (50% of 0%) = 1.50%

Maximum possible return: 1.50% (50% of 3.00%) + 3.00% (50% of 6.00%) = 4.50%

Contact your financial professional for a product illustration based on your specific needs and more information that can help you compare the benefits, features and costs of various retirement products.

An interest rate for an indexed strategy for a term can never be higher than the cap for that indexed strategy for that term. The example assumes the cap for the term is 6.00% and the indexed interest rate is also 6.00%, because the index change is higher than or equal to the cap. Caps vary by annuity product, may vary from term to term, and may be as low as 1.00%. Our current caps for annual point-to-point strategies range from 4.00% to 9.00% (as of February 14, 2018). Indexed interest is credited only on amounts held in an indexed strategy for the entire term.

Declared rates also vary by product, may vary from term to term, and may be as low as 1.00%. Our current declared rates range from 1.00% to 3.60% (as of February 14, 2018).

If you withdraw money from an annuity during the early withdrawal charge period, an early withdrawal charge may apply. Early withdrawal charge rates and periods vary by annuity product. An early withdrawal charge will reduce the account value and may have a significant effect on the benefits available with the annuity. Withdrawals and distributions may be subject to income tax and, for some tax qualifications, may be restricted. If withdrawals or distributions are taken prior to age 59½, a 10% federal penalty tax may apply.

Annuities are issued by insurance companies and are not FDIC insured, while CDs generally are issued by financial institutions and are FDIC insured.

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