



# Growth And Protection Strategies In Action

with registered index-linked annuities

Registered index-linked annuities (RILAs) offer exposure to market growth while reducing exposure to market loss. Gains or losses are added to or deducted from the account value at the end of each term. The following pages use a sequence of hypothetical account statements to show how this crediting feature works in different market scenarios.

The hypothetical results and rates are not reflective of historical performance and are not a guarantee of future results.



### **An Up Market**

Let's say at the end of the first one-year term, the index change is positive. In this situation, the positive return, or gain, is credited to the account value.

Example assumes a hypothetical 80% upside participation rate and 24.50% index change for the term.

**In an up market, gains are added to the account value at the end of the term, subject to a cap or participation rate.**



# Your Annuity Statement

Statement Period: 06/20/2020 - 06/20/2021


Name  
Address  
City, State ZIP

**Contract Number:** xxxxxxxx  
**Owner(s):** Name  
**Annuitant(s):** Name  
**Effective Date:** 6/20/2020  
**Tax Qualification:** Non Qualified  
**Annuity Product:** Product Name

**Registered Representative:** Name  
Phone  
Email

**Broker/Dealer:** Company Name  
Company Address

Product issued by Great American Life Insurance Company  
800-789-6771  
GAIAnnuities.com

Account Summary for Statement Period		Since Contract Inception		Strategy Allocation as of 06/20/2021	
Account Value as of 06/20/2020	\$100,000.00	Purchase Payment(s)	\$100,000.00		■ SP500 1YR Term PAR 100%
Withdrawals	\$0.00	Withdrawals	\$0.00		
Interest/Performance	\$19,600.00				
<b>Account Value as of 06/20/2021</b>	<b>\$119,600.00</b>				
Investment Base + Declared Rate Strategy as of 06/20/2020	\$100,000.00				
Investment Base + Declared Rate Strategy as of 06/20/2021	\$119,600.00				
Surrender Value as of 06/20/2020	\$91,000.00				
Surrender Value as of 06/20/2021	\$110,032.00				

Performance Summary for Statement Period				
	Cap	Upside Participation Rate	Index Change	Your Gain/Loss*
SP500 1YR Term PAR	N/A	80%	24.50%	19.60%

Each indexed strategy has a Downside Participation Rate of 50%.

\*Your Gain/Loss is for amounts held for the entire statement period and does not take withdrawals into account.

Based on the credited rate of 19.60%, the account value is credited with \$19,600.

The index change for the term was 24.50%. Using the 80% participation rate, the credited rate is 19.60% (24.50% x 80%).



### **A Down Market**

The next one-year term, the market is down, and the index change is negative. In this example, the RILA features a 50% downside participation rate that protected the account value from half of the loss.

Example assumes a hypothetical 85% upside participation rate and -12.60% index change for the term.

**RILAs offer indexed strategies with different protection features, such as a floor, buffer or downside participation rate. These features provide a level of protection to both the principal and prior earnings in a down market.**



# Your Annuity Statement

Statement Period: 06/20/2021 - 06/20/2022

Name  
Address  
City, State ZIP

**Registered Representative:** Name  
Phone  
Email

**Contract Number:** xxxxxxxx  
**Owner(s):** Name  
**Annuitant(s):** Name  
**Effective Date:** 6/20/2020  
**Tax Qualification:** Non Qualified  
**Annuity Product:** Product Name

**Broker/Dealer:** Company Name  
Company Address

Product issued by Great American Life Insurance Company  
800-789-6771  
GAIAnnuities.com

Beginning account value equals the ending account value from the previous year. The entire account value is protected from 50% of the market loss for a term.

Account Summary for Statement Period		Since Contract Inception		Strategy Allocation as of 06/20/2022	
Account Value as of 06/20/2021	\$119,600.00	Purchase Payment(s)	\$100,000.00		■ SP500 1YR Term PAR 100%
Withdrawals	\$0.00	Withdrawals	\$0.00		
Interest/Performance	-\$7,534.80				
Account Value as of 06/20/2022	\$112,065.20				
Investment Base + Declared Rate Strategy as of 06/20/2021	\$119,600.00				
Investment Base + Declared Rate Strategy as of 06/20/2022	\$112,065.20				
Surrender Value as of 06/20/2021	\$110,032.00				
Surrender Value as of 06/20/2022	\$104,220.63				

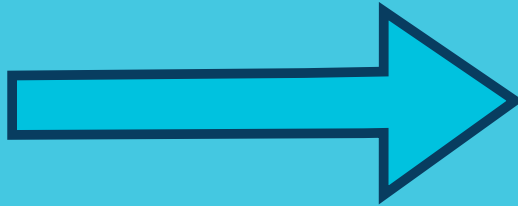
The loss of \$7,534.80 is deducted from the account value.

Performance Summary for Statement Period				
	Cap	Upside Participation Rate	Index Change	Your Gain/Loss*
SP500 1YR Term PAR	N/A	85%	-12.60%	-6.30%

Each indexed strategy has a Downside Participation Rate of 50%.

\*Your Gain/Loss is for amounts held for the entire statement period and does not take withdrawals into account.

The index change for the term was -12.60%. The downside participation rate protected against 50% of the loss, making the credited rate -6.30%.



### **A Flat Market**

At the end of the third one-year term, there is no change in the index value. In this case, there is no gain or loss. The account value remains the same.

Example assumes a hypothetical 83% upside participation rate and 0.00% index change for the term.

**Even in a flat market, annual statements provide a great opportunity to meet with clients to review their portfolio and evaluate their financial goals.**



# Your Annuity Statement

Statement Period: 06/20/2022 - 06/20/2023


Name  
Address  
City, State ZIP

**Contract Number:** xxxxxxxx  
**Owner(s):** Name  
**Annuitant(s):** Name  
**Effective Date:** 6/20/2020  
**Tax Qualification:** Non Qualified  
**Annuity Product:** Product Name

**Registered Representative:** Name  
Phone  
Email  
  
**Broker/Dealer:** Company Name  
Company Address

Product issued by Great American Life Insurance Company  
 800-789-6771  
 GAIGannuities.com

Beginning account value equals the ending account value from the previous year.

Account Summary for Statement Period		Since Contract Inception		Strategy Allocation as of 06/20/2023	
Account Value as of 06/20/2022	\$112,065.20	Purchase Payment(s)	\$100,000.00		■ SP500 1YR Term PAR 100%
Withdrawals	\$0.00	Withdrawals	\$0.00		
Interest/Performance	\$0.00				
Account Value as of 06/20/2023	\$112,065.20				
Investment Base + Declared Rate Strategy as of 06/20/2022	\$112,065.20				
Investment Base + Declared Rate Strategy as of 06/20/2023	\$112,065.20				
Surrender Value as of 06/20/2022	\$104,220.63				
Surrender Value as of 06/20/2023	\$105,341.28				

In a flat market, there is no gain or loss, and the account value remains the same.

Performance Summary for Statement Period				
	Cap	Upside Participation Rate	Index Change	Your Gain/Loss*
SP500 1YR Term PAR	N/A	83%	0.00%	0.00%

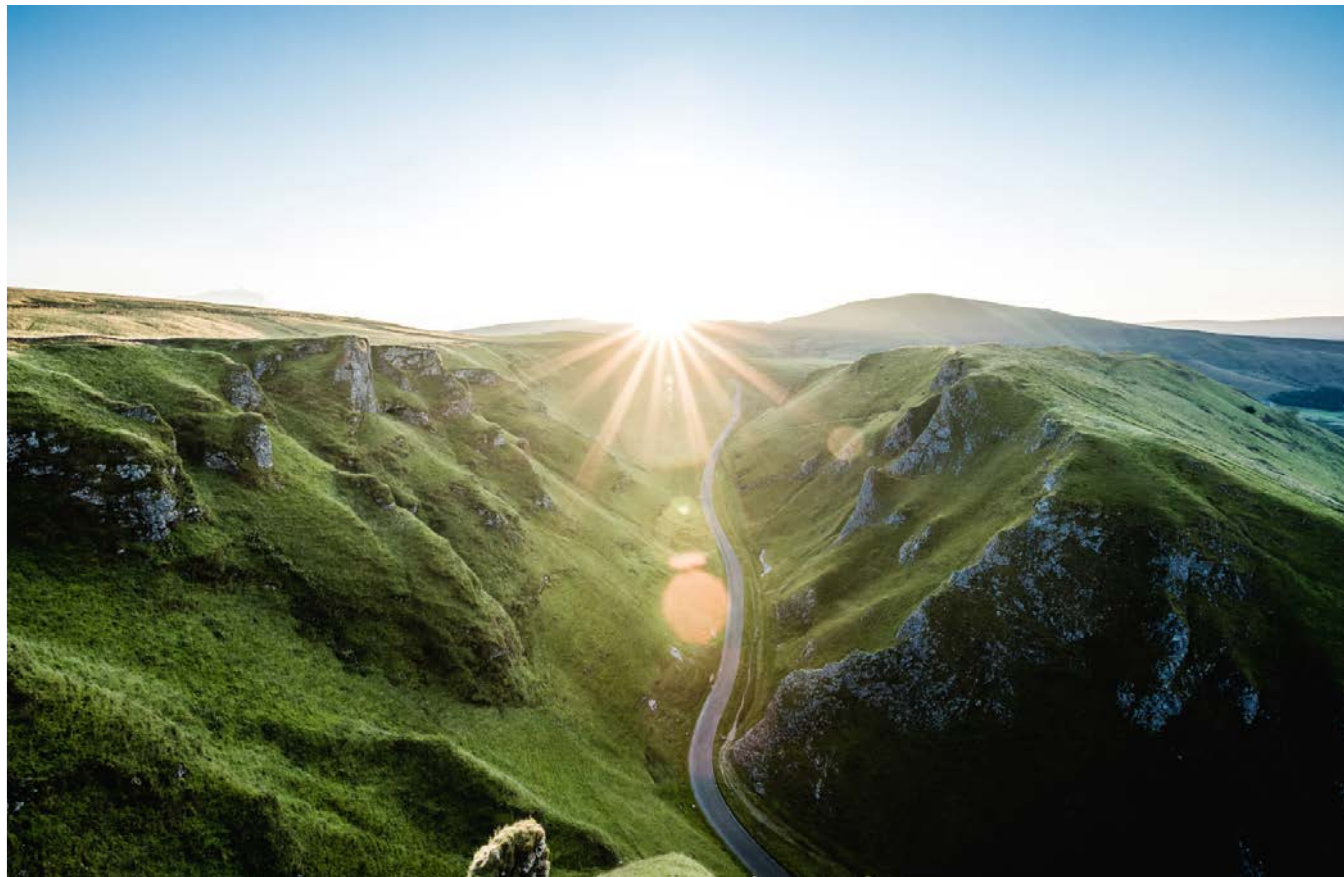
Each indexed strategy has a Downside Participation Rate of 50%.

\*Your Gain/Loss is for amounts held for the entire statement period and does not take withdrawals into account.

In the event of a flat market, the credited rate is simply 0%.



It pays to keep things simple®



Contact the Great American Life sales team to learn more about the registered index-linked annuities available to you.

*Registered index-linked annuities are securities and must be sold through a Broker/Dealer.*

*Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit [GAIG.com/RILArates](http://GAIG.com/RILArates).*

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