



## Index Summit 6

How unique upside potential and downside protection can lead to great results



It pays to keep things simple.®

# A New Solution for Growth and Protection

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Today's market may have you looking for new ways to grow and protect your clients' assets. Registered index-linked annuities generally offer three ways to balance growth and protection:

- Cap and floor
- Cap and buffer
- Upside and downside participation rates

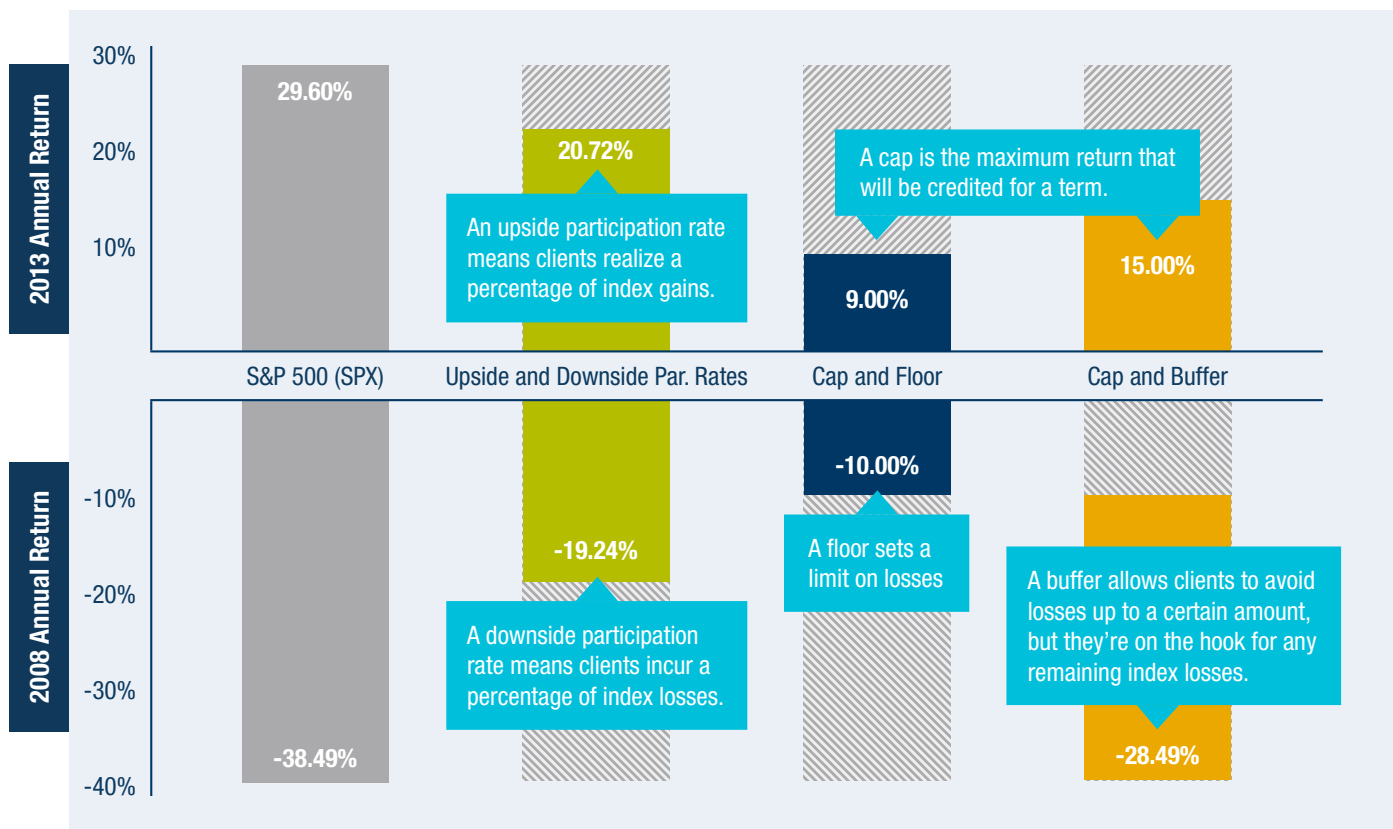
The **Index Summit 6**<sup>®</sup> from Great American Life<sup>®</sup> offers strategies with competitive upside participation rates and a 50% downside participation rate. This means your clients can participate in positive index performance while assuming only half the risk of index downturns each term.

As you decide which type of registered index-linked annuity could be best for your clients, consider the following examples, which compare the hypothetical performance of three annuities: Index Summit 6, an annuity with a cap and floor, and an annuity with a cap and buffer.

# Putting Upside Potential and Downside Protection Into Action

Over the previous 20-year period, the S&P 500® Index has seen its share of peaks and valleys. Using the assumed rates listed below, the chart shows how each annuity and S&P 500 strategy would have worked at the market's best (2013) and worst (2008).

<b>Index Summit 6</b> <i>with upside &amp; downside par. rates</i>	<b>Annuity</b> <i>with cap and floor</i>	<b>Annuity</b> <i>with cap and buffer</i>
70% upside par. rate 50% downside par. rate	9% cap 10% floor	15% cap 10% buffer



Please see the next page for important information about the examples shown. A different set of assumptions would lead to different results, which could vary significantly from the strategy returns shown above.

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## Comparing growth and protection factors using historical performance

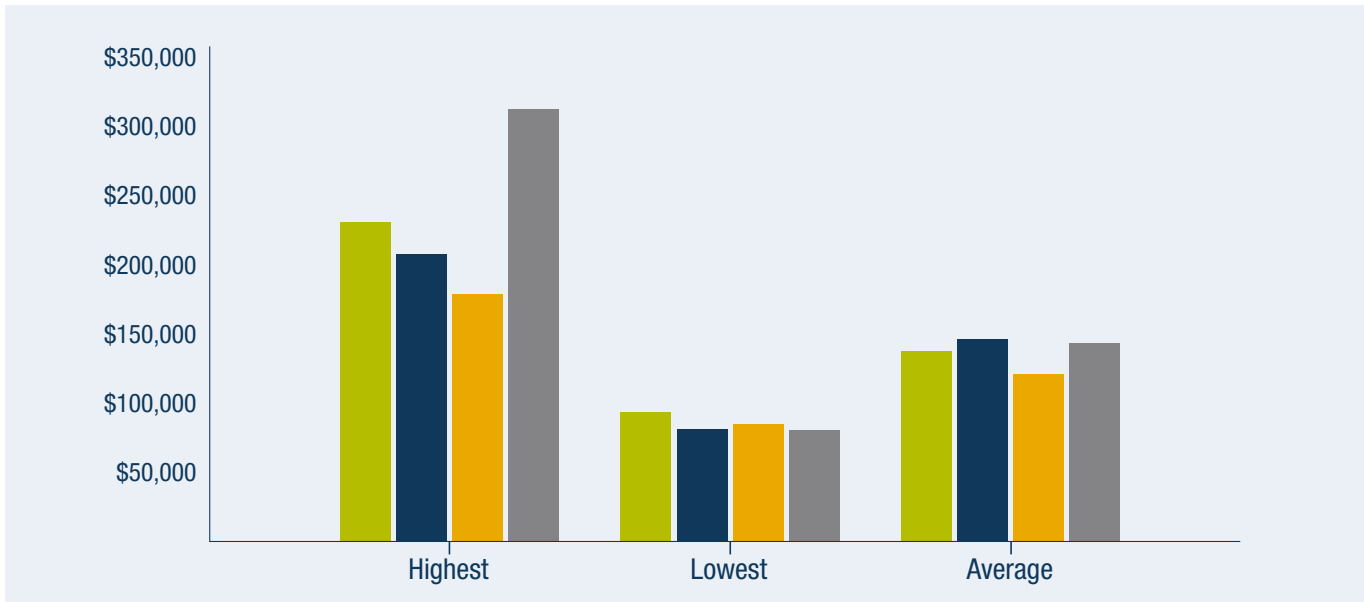
Let's take a closer look at these three registered index-linked annuities. The following graphs illustrate how each annuity would have performed over six-year periods ending on each market day between January 1, 2001 and December 31, 2020, with observations beginning January 1, 1995.

### IMPORTANT INFORMATION ABOUT THIS EXAMPLE

- The Index Summit 6 was first offered in May 2019.
- This example uses hypothetical upside participation rates and caps to show how the Index Summit 6, an annuity with a cap and floor and an annuity with a cap and buffer could have performed over time, and assumes these caps applied for the entire period and that no withdrawals were made. Caps and upside participation rates for an indexed strategy can vary from term to term. Different assumptions would lead to different results. Past performance does not guarantee future results. Performance can vary significantly over time.
- Rolling returns are reflective of data that was available to us when this piece was created. Returns assume that for the entire period, 100% of the \$100,000 purchase payment was allocated to the applicable annuity for six years, with one-year terms ending on various dates between 2001 and 2020. Actual terms begin on the 6th and 20th of each month, meaning values for such terms would differ from those shown in this example.
- Upside participation rates are set at the start of each term and are subject to change.
- Early withdrawal charges will apply if money is withdrawn during the early withdrawal charge period and will reduce contract values.  
6-year declining: 8%, 7%, 6%, 5%, 4%, 3%
- 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 clients buy a registered index-linked annuity, they own an insurance contract. They are not buying shares of any stock or index. You cannot invest directly in an index.

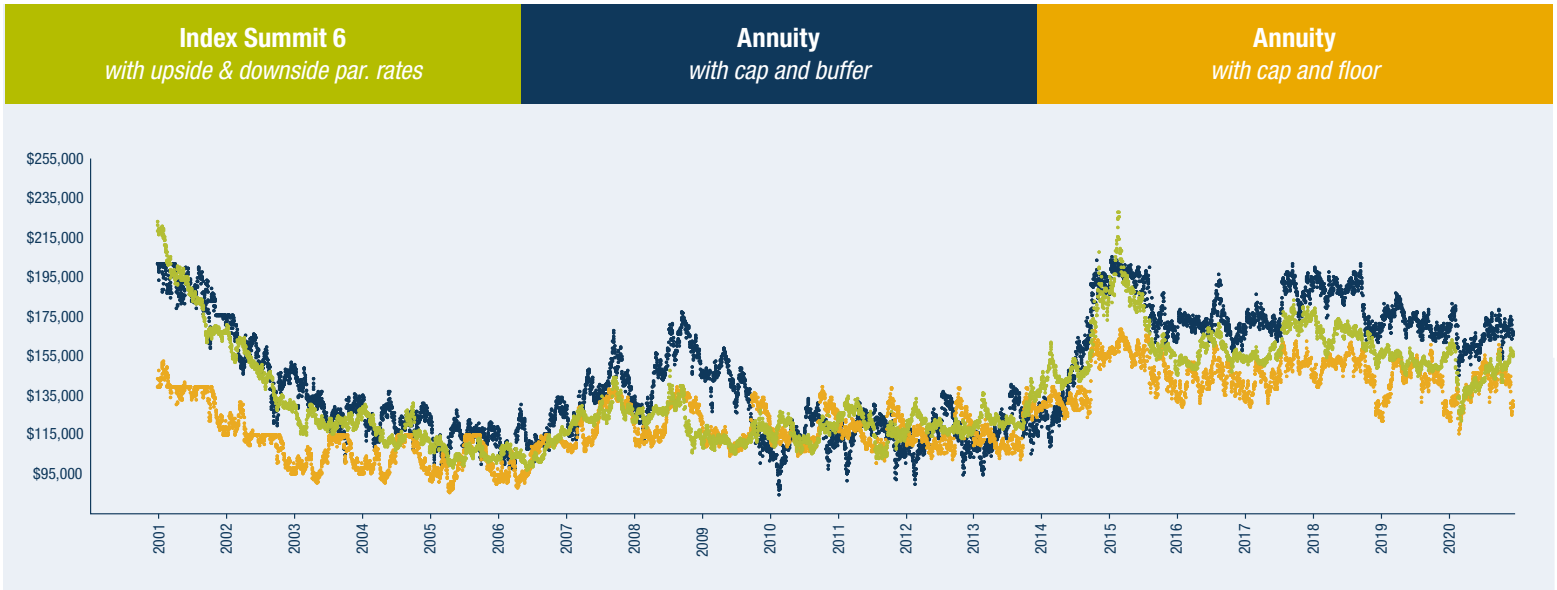
	Index Summit 6 <i>with upside &amp; downside par. rates</i>		Annuity <i>with cap and buffer</i>		Annuity <i>with cap and floor</i>		S&P 500	
	Annualized Return	Account Value	Annualized Return	Account Value	Annualized Return	Account Value	Annualized Return	Account Value
Highest	14.68%	\$227,471	12.68%	\$204,683	9.00%	\$167,710	20.61%	\$307,822
Lowest	-0.62%	\$96,337	-2.95%	\$83,555	-2.71%	\$84,803	-3.33%	\$81,611
Average	5.30%	\$136,323	6.39%	\$145,012	3.69%	\$124,286	6.05%	\$142,254

### High, Low & Average Account Values





## Account Values For Each Six-Year Period Ending Between 1/1/2001 and 12/31/2020



The best six-year period for the Index Summit 6 would have resulted in an account value of \$227,471, while the greatest six-year account value for the other annuities would have been \$204,683.



The worst six-year period for the other annuities would have resulted in account values of \$83,555 and \$84,803, while the lowest six-year account value for the Index Summit 6 would have been \$96,337.

Due to its unique combination of upside and downside participation rates, the Index Summit 6 can provide greater upside potential and downside protection than other registered index-linked annuities.

# Great American Life. It Pays To Keep Things Simple.®

## **Why choose Great American Life?**

As a leading provider of annuities, Great American Life Insurance Company is committed to helping people plan for a secure retirement. We offer a level of financial strength that our customers can count on. We are a wholly owned subsidiary of MassMutual, one of the largest life insurance companies in the U.S., founded in 1851.

## **Our simple promise**

When it comes to planning for your future, we believe it pays to keep things simple. From the products we offer to the service we provide, we make things as easy as possible. Whenever you have a question, we're only a phone call away. It's part of our simple promise to you: superior service and annuities that are easier to understand.

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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](http://GAIG.com/RILArates).

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.

Index Summit 6 strategies currently offer a downside participation rate of 50% each term. Future indexed strategies on the Index Summit 6 could offer different downside participation rates.

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