

Index Summit 6[®] Pro Registered Index-Linked Annuity Overview

Issue ages

Qualified: 0-80

Non-qualified: 0-80

Inherited IRA: 0-75

Inherited non-qualified: 0-75

Tax qualifications

- Non-qualified and inherited non-qualified
- IRA (traditional, Roth, SEP, SIMPLE, and inherited)
- 401(a) (including 401(k) traditional and Roth)
- 403(b) (traditional and Roth)
- Governmental 457(b) (traditional and Roth)

Purchase payments

- Issued with single purchase payment
- Subsequent purchase payments accepted in first two contract months
- All purchase payments are paid into purchase payment account, then moved into crediting strategies at the start of the next term
- Minimum: \$25,000
- Subsequent: \$10,000
- Maximum: \$1 million

Fees

- A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%.

Included waiver riders

- Extended Care Waiver – 100% account value when criteria met
- Terminal Illness Waiver – 100% account value when criteria met

Early withdrawal charges

Six-year declining early withdrawal charges starting at 9%.

Penalty-free withdrawals

- During first contract year, 10% of purchase payments
- After first contract anniversary, 10% of the account value as of the most recent contract anniversary

Annuity payout value

The account value on the annuity payout initiation date (reduced by premium taxes, if applicable).

Indexed strategies

- S&P 500[®] 1-year Term with Cap Indexed Strategy
- S&P 500[®] 2-year Term with Cap Indexed Strategy
- S&P 500[®] 1-year Term with Participation Rate Indexed Strategy
- S&P 500[®] 2-year Term with Participation Rate Indexed Strategy
- iShares MSCI EAFE ETF 1-year Term with Participation Rate Indexed Strategy
- iShares MSCI EAFE ETF 2-year Term with Participation Rate Indexed Strategy
- iShares U.S. Real Estate ETF 1-year Term with Participation Rate Indexed Strategy
- iShares U.S. Real Estate ETF 2-year Term with Participation Rate Indexed Strategy

Payout options

- Fixed period payout
- Life payout
- Life payout with payments for at least a fixed period
- Joint and one-half survivor payout

Death benefit value

Death benefit is the greater of the account value or the purchase payments, reduced proportionately for withdrawals.

Issue ages	<p>0-80 (qualified); 0-80 (non-qualified); 0-75 (inherited IRA); 0-75 (inherited non-qualified) Issue age is the owner's age at last birthday. For joint owners, the oldest age will be used as the issue age. If the owner is a non-natural person, the age of the eldest annuitant will be treated as the age of the owner for all purposes under this contract.</p>
Purchase payments	<p>This product accepts a single purchase payment for the following tax qualifications:</p> <ul style="list-style-type: none"> ➤ Non-qualified and inherited non-qualified ➤ IRA (traditional, Roth, SEP, SIMPLE, and inherited) ➤ 401(a) (including 401(k) traditional and Roth) ➤ 403(b) (traditional and Roth) ➤ Governmental 457(b) (traditional and Roth) <p>Additional purchase payments allowed during the first two months of the contract only. Terms begin only on the 6th and 20th of each month. Purchase payments received prior to the beginning of a term will be held in the purchase payment account until the beginning of the next term. Additional purchase payments have their own crediting terms. Minimum: Initial purchase payment: \$25,000; additional purchase payments: \$10,000 Maximum: \$1 million</p> <p>Maximum applies to the total purchase payments made to all annuities from Great American Life with the same owners or the same annuitants.</p>
Fees	<p>A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%. The fee for any given day is calculated as a percentage of and is subtracted from the then remaining investment base of an indexed strategy.</p>
Account value	<p>The account value equals the sum of the following values:</p> <p>Purchase payment account value: The purchase payment account value equals the purchase payments received, less any applicable premium tax or other applicable tax, less withdrawals and applicable early withdrawal charges and plus interest credited.</p> <p>Indexed strategy value: An indexed strategy value equals the investment base for that term (which is the amount applied to the strategy at the start of the term), minus fees, minus the portion of the investment base taken from the strategy to pay for each withdrawal and related early withdrawal charge during the term, and plus or minus the gain or loss for that term on the remaining portion of the investment base. A withdrawal or charge reduces the indexed strategy value by an amount equal to the withdrawal or charge, but the reduction in the investment base to pay for such withdrawal or charge is proportional to the reduction in the indexed strategy value.</p>
Indexed strategies	<p>Upon issue, the owner selects from indexed strategies. At the end of each term, the owner has the opportunity to reallocate funds among the available strategies. To reallocate funds, the owner must submit a strategy selection form prior to the end of that term. Unless the owner reallocates funds at the end of a term, funds are automatically applied to the same strategy for the next term. Available strategies are subject to change at any time for new sales. Indexed strategies include:</p> <ul style="list-style-type: none"> ➤ S&P 500[®] 1-year Term with Cap ➤ S&P 500[®] 2-year Term with Cap ➤ S&P 500[®] 1-year Term with Participation Rate ➤ S&P 500[®] 2-year Term with Participation Rate ➤ iShares MSCI EAFE ETF 1-year Term with Participation Rate ➤ iShares MSCI EAFE ETF 2-year Term with Participation Rate ➤ iShares U.S. Real Estate ETF 1-year Term with Participation Rate ➤ iShares U.S. Real Estate ETF 2-year Term with Participation Rate <p>The indexed strategies provide returns based, in part, on the change in the value of one of these indexes: the S&P 500[®] Index, the iShares MSCI EAFE ETF or the iShares U.S. Real Estate ETF.</p> <p>At the end of a term, the value of an indexed strategy will increase if there is a positive change in the applicable index value or will decrease if there is a negative change in the applicable index value. Any increase at the end of a term is subject to a cap or an upside participation rate. Any decrease at the end of a term is subject to a downside participation rate.</p> <p>For information on indexed strategy values before the end of a term, please see the product prospectus.</p> <p>Strategies may not be available in all states.</p>

Caps and participation rates

Any gain for a term of an indexed strategy is subject to one of two limiting factors: a cap or an upside participation rate. A cap is the largest positive index change at the end of a term that is taken into account to determine a gain. An upside participation rate is the percentage of any positive index change at the end of a term that is taken into account to determine a gain. Before the end of a term, caps and upside participation rates are reflected in the option values used to calculate increases and decreases in strategy values. We can change the cap or upside participation rate for each new term of an indexed strategy.

Any loss for a term of an indexed strategy is limited by a downside participation rate of 50%. As a result, only 50% of any negative index change at the end of a term is taken into account to determine a loss. Before the end of a term, the downside participation rate is reflected in the option values used to calculate increases and decreases in strategy values. We cannot change the downside participation rate for any indexed strategy that we currently offer.

Withdrawals

Withdrawals are allowed any time prior to the annuity payout initiation date. All withdrawals are subject to IRS regulations and early withdrawal charges. Withdrawals will be taken first proportionally from the purchase payment account, then proportionally from indexed strategies having the shortest term.

Minimum withdrawal: \$500; **Minimum account value following withdrawal:** \$5,000

Penalty-free withdrawal allowance

During the first contract year, 10% of the purchase payments may be withdrawn without an early withdrawal charge. After the first contract year, 10% of the account value on the most recent contract anniversary may be withdrawn without an early withdrawal charge. The sum of all previous withdrawals during the same contract year will be subtracted to determine the amount available. This free withdrawal allowance is not cumulative, and unused amounts do not carry over to the next contract year.

Early withdrawal charge

An early withdrawal charge is applied to surrenders and withdrawals that exceed the penalty-free withdrawal allowance during the first six contract years.

Contract year	1	2	3	4	5	6	7+
Early withdrawal charge	9%	8%	7%	6%	5%	4%	0%

Extended care waiver rider

To help ease the strain of certain unforeseen events, an extended care waiver is available for no additional charge. If the owner is confined to a nursing home or other long-term care facility after the completion of the first contract year for at least 90 consecutive days, early withdrawal charges may be waived on withdrawals up to a full surrender.

Terminal illness waiver rider

Provided that the diagnosis is rendered more than one year after the contract effective date, up to 100% of the account value can be withdrawn without deduction of an early withdrawal charge if the owner or joint owner is diagnosed by a physician as having a terminal illness with a prognosis of 12 months or less. This waiver may be used only once.

Surrender value

The surrender value equals the account value, less any applicable early withdrawal charges.

Payout options

The following options are available following the first contract year: fixed period payout, life payout, life payout with payments for at least a fixed period, and joint and one-half survivor payout.

Death benefit value

The death benefit amount is the greater of the account value or the purchase payments, reduced proportionally for all withdrawals, but not including amounts applied to pay early withdrawal charges. In either case, it is reduced by premium tax or other taxes not previously deducted.

Premium tax

If the owner elects to take an annuity payout benefit, premium tax will be deducted if the owner lives in a state that has a premium tax on annuitizations.

If a death benefit is paid under a payout option, premium tax will be deducted if the beneficiary lives in a state that has a premium tax on annuitizations.

State variations

None



It pays to keep things simple.®

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.

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