



Uncomplicate Retirement®

## Managing Market Volatility: Reducing Risk While Maintaining Growth Opportunity

With an Index Summit 6 Pro registered index-linked annuity from  
Great American Life Insurance Company®

The Index Summit 6<sup>®</sup> Pro registered index-linked annuity from Great American Life Insurance Company<sup>®</sup> lets you participate in market growth while reducing your exposure to loss. This unique solution offers indexed strategies linked to external indexes, like the S&P 500<sup>®</sup>, and limit downside risk with a 50% downside participation rate – meaning you only assume half the risk of index downturns each term.

The following example uses historical performance of the S&P 500 price return index (SPX) to show hypothetical annual returns of the following strategies:

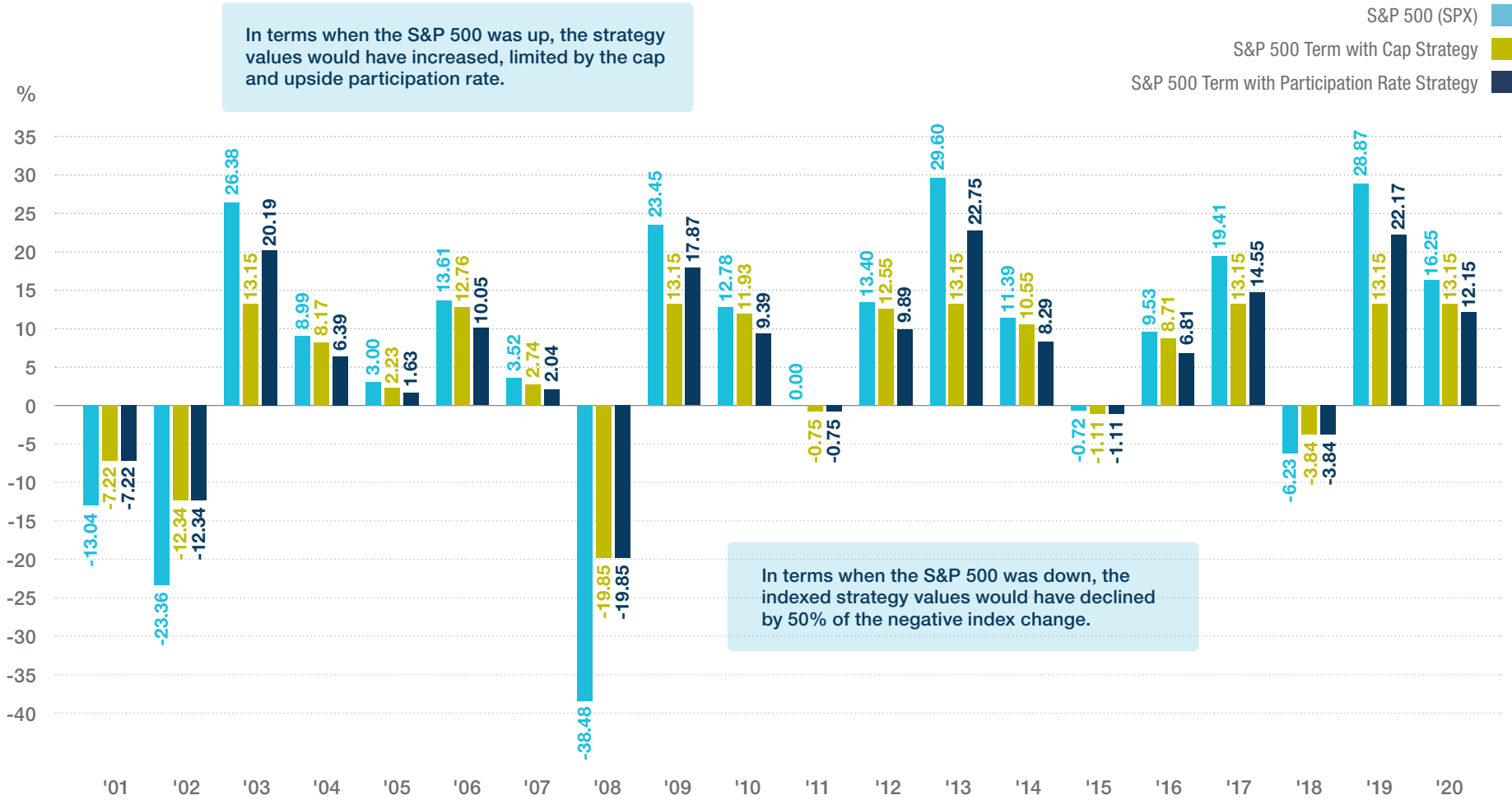
- S&P 500 1-year Term with Participation Rate strategy with an 80% upside participation rate
- S&P 500 1-year Term with Cap strategy with a 14% cap

The Index Summit 6 Pro was first offered in May 2021. This hypothetical example is intended to demonstrate how 1-year Term with Participation Rate and Term with Cap strategies work and assumes the upside participation rate and cap applied for the entire 20-year period and that no withdrawals were made. The example also takes into account the 0.75% annual fee that would apply to an Index Summit 6 Pro contract.

## IMPORTANT INFORMATION ABOUT THIS EXAMPLE

- Different assumptions would lead to different results. Past performance does not guarantee future results. Performance can vary significantly over time.
- Strategy values shown are based on hypothetical performance for one-year terms ending on December 31. Actual terms begin on the 6th and 20th of each month, meaning values for such terms could differ from those shown in this example.
- Caps and upside participation rates are set at the start of each term and are subject to change.
- Under the best circumstances in an increasing market, a 1-year term with cap strategy would be credited the cap each term, and a 1-year term with participation rate strategy would be credited the participation rate multiplied by the positive index change each term. Under the worst circumstances in a decreasing market, an indexed strategy would lose 50% of the negative index change each term. The downside participation rate for a strategy will not change. Future indexed strategies could offer different downside participation rates.
- Early withdrawal charges will apply if money is withdrawn during the early withdrawal charge period and will reduce contract values. This product has a 6-year declining early withdrawal charge period: 9%, 8%, 7%, 6%, 5%, 4%.
- 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.
- A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%.
- When you buy a registered index-linked annuity, you own an insurance contract. You are not buying shares of any stock or index. You cannot invest directly in an index.

In terms when the S&P 500 was up, the strategy values would have increased, limited by the cap and upside participation rate.



In terms when the S&P 500 was down, the indexed strategy values would have declined by 50% of the negative index change.

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Avg.
<b>S&amp;P 500</b>	-13.04%	-23.36%	26.38%	8.99%	3.00%	13.61%	3.52%	-38.48%	23.45%	12.78%	0.00%	13.40%	29.60%	11.39%	-0.72%	9.53%	19.41%	-6.23%	28.87%	16.25%	6.92%
<b>S&amp;P 500 with Cap</b>	-7.22%	-12.34%	13.15%	8.17%	2.23%	12.76%	2.74%	-19.85%	13.15%	11.93%	-0.75%	12.55%	13.15%	10.55%	-1.11%	8.71%	13.15%	-3.84%	13.15%	13.15%	5.17%
<b>S&amp;P 500 with Par Rate</b>	-7.22%	-12.34%	20.19%	6.39%	1.63%	10.05%	2.04%	-19.85%	17.87%	9.39%	-0.75%	9.89%	22.75%	8.29%	-1.11%	6.81%	14.65%	-3.84%	22.17%	12.15%	5.96%



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**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 long-term investments and may not be suitable for all investors. Withdrawals from an annuity contract may have tax consequences.*

*For annuity contracts, income earned on the contract is subject to income tax as ordinary income when withdrawn. If you are under age 59½, the taxable amount may also be subject to a 10% federal penalty tax. Generally, income tax rates on ordinary income are higher than capital gains tax rates on long-term capital gains and qualified dividend income.*

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