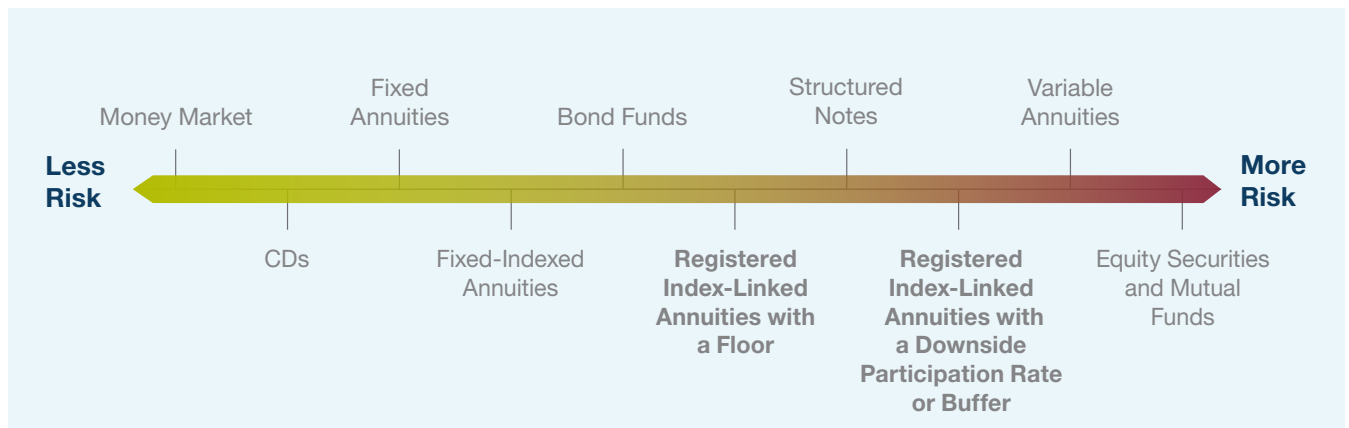


# Finding Balance on the Investment Continuum

Weighing clients' risk tolerance is an important first step in helping them plan and invest for retirement. Risk-averse clients may consider money market or bond funds, but such conservative investments can offer little growth potential and could leave them short on retirement income. More aggressive clients may consider investing directly in the market, but a market downturn could wipe out years of savings and derail their retirement plans.

## An Alternative Solution

It's likely you have clients who fall between the ends of the investment continuum. Great American Life® offers registered index-linked annuity solutions that can help balance the need for growth and protection.



*This graphic illustrates generalized risk levels between a variety of investments and insurance contracts. Various factors may impact risk levels.*

Great American Life's registered index-linked annuities offer index-linked growth potential and partial protection from market losses. Index Frontier® and Index Frontier® Pro annuities offer strategies with a 0% floor, a -10% floor, or a 10% buffer, giving clients multiple options for protection. The Index Summit 6® and Index Summit 6® Pro annuities offer strategies with a 50% downside participation rate, meaning clients only assume half the risk of index downturns. Other benefits of these products include tax deferral and guaranteed lifetime income, which are unique to annuities and unavailable on many alternative investments.

## Registered index-linked annuities may be a good fit for clients seeking:

- Higher-risk investments without investing directly in the market
- Greater growth potential and reduced exposure to loss
- Tax-deferred growth
- Diversified earning potential

Talk to your clients about how a registered index-linked annuity can help mitigate risk and facilitate growth for retirement.

The Index Frontier 5 Pro, Index Frontier 7 Pro and Index Summit 6 Pro have contract fees deducted from each strategy on a daily basis that compound to effective annual rates of 0.50%, 1.00% and 0.75%, respectively. The Index Frontier 5, Index Frontier 7 and Index Summit 6 do not have contract fees.

All guarantees subject to the claims-paying ability of Great American Life.



It pays to keep things simple.



It pays to keep things simple.®

An early withdrawal charge is applied to surrenders and withdrawals that exceed the penalty-free withdrawal allowance. If under age 59½, the taxable amount withdrawn from a qualified or non-qualified annuity is generally subject to a 10% federal penalty tax. Registered index-linked annuities involve risk and may not be suitable for all investors.

**The Index Frontier and Index Summit 6 annuities can only be sold through a Broker/Dealer that is contracted with Great American Life Insurance Company. 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). In the Index Frontier contract and prospectus, a cap is referred to as a maximum gain and a floor is referred to as a maximum loss.**

**Principal Underwriter/Distributor: Great American Advisors, Inc., member FINRA and an affiliate of Great American Life Insurance Company.**

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