

# Index Frontier® Pro and Index Summit 6® Pro

Registered Index-Linked Annuity Rates from Great American Life Insurance Company®  
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Index Frontier 5 Pro Rates Effective: 6/21/2022-7/6/2022  For 1-year terms starting on 7/06/2022	10% Buffer Indexed Strategy Rates <i>Protects against the first 10% of index losses</i>		-10% Floor Indexed Strategy Rates <i>Protects against index losses in excess of -10%</i>		0% Floor Indexed Strategy Rates <i>Complete protection against index losses</i>	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000	Purchase payments \$250,000 and over	Purchase payments less than \$250,000	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
S&P 500 with Cap	21.50%	21.00%	13.00%	12.50%	6.00%	5.50%
iShares U.S. Real Estate with Cap			15.50%	14.50%	6.25%	5.75%
iShares MSCI EAFE with Cap			14.50%	14.00%	5.75%	5.50%

Index Frontier 7 Pro Rates Effective: 6/21/2022-7/6/2022  For 1-year terms starting on 7/06/2022	10% Buffer Indexed Strategy Rates <i>Protects against the first 10% of index losses</i>		-10% Floor Indexed Strategy Rates <i>Protects against index losses in excess of -10%</i>		0% Floor Indexed Strategy Rates <i>Complete protection against index losses</i>	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000	Purchase payments \$250,000 and over	Purchase payments less than \$250,000	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
S&P 500 with Cap	28.00%	26.00%	14.00%	13.50%	6.30%	6.00%
iShares U.S. Real Estate with Cap			17.50%	16.50%	7.50%	7.00%
iShares MSCI EAFE with Cap			17.00%	16.00%	6.50%	6.25%

**Contract fees:** A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.50% on the Index Frontier 5 Pro and 1.00% on the Index Frontier 7 Pro.

**Future indexed strategies** could offer different buffers or floors.

**Caps:** Caps may vary from term to term. A cap for a strategy for a term will never be lower than 1.00%. Future indexed strategies could offer different cap guarantees.

**Strategy with buffer:** The value of a 10% buffer strategy may decrease if there is a negative change in the applicable index value during a term. At maximum, this strategy protects against the first 10% of index losses at the end of a term.

**Bailout Right:** On indexed strategies, early withdrawal charges are waived if the cap for an indexed strategy ever falls below its bailout trigger.

**Index Frontier 5 Pro bailout triggers:** Buffer Indexed Strategies have a bailout trigger of 5%. -10% Floor Indexed Strategies have a bailout trigger of 5%; 0% Floor Indexed Strategies have a bailout trigger of 2%

**Index Frontier 7 Pro bailout triggers:** Buffer Indexed Strategies have a bailout trigger of 6%. -10% Floor Indexed Strategies have a bailout trigger of 6%; 0% Floor Indexed Strategies have a bailout trigger of 3%

Index Summit 6 Pro Rates Effective: 6/21/2022-7/6/2022 For terms starting on 7/06/2022	1-year term <i>With 50% downside participation rate</i>		2-year term <i>With 50% downside participation rate</i>		6-year term* <i>With 10% buffer</i>	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
S&P 500 with Cap	18.00%	17.00%	25.50%	23.50%		
S&P 500 with Participation Rate	78.00%	73.00%	77.00%	74.00%	140.00%	135.00%
iShares MSCI EAFE ETF with Participation Rate	85.00%	80.00%	85.00%	80.00%		
iShares U.S. Real Estate ETF with Participation Rate	83.00%	78.00%	90.00%	85.00%		

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

**Downside Protection:** For each indexed strategy, any loss for a term is limited by a downside participation rate of 50%. A downside participation rate is the percentage of negative index change that is taken into account to determine a loss at the end of a term.

**Term with Cap Strategies:** Any gain for a term is limited by a cap. A cap is the largest positive index change at the end of a term that is taken into account to determine a gain

**Term with Participation Rate Strategies:** Any gain for a term is limited by an upside participation rate. 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.

## State Availability and Variations

Index Frontier 5 Pro and Index Frontier 7 Pro not available in AK, NJ, NY, OR, PR

Index Summit 6 Pro not available in AK, NY, OR, PR 6-Year Term 10% Buffer Strategy not available in AK, CA, DC, HI, IA, MD, MO, NJ, NY, OR, PR, RI, VA, WA

MA: Extended Care and Terminal Illness waivers not available.

MN and UT: Residents are only permitted to purchase annuity products within their resident state.

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*\*6-year term with 10% buffer strategy is only available at issue. Strategy availability may vary by broker/dealer.*

*Barron's, The 100 Best Annuities for Today's Market, July 2021.*

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Clients should consider the contract's risks carefully before investing. **Visit [GAIG.com/RILArates](http://GAIG.com/RILArates) to obtain a free prospectus.**

In the Index Frontier Pro contract and prospectus, a cap is referred to as a maximum gain, and a floor is referred to as a maximum loss.

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

S&P 500 refers to the Price Return Index (SPX). Strategies linked to the S&P 500 and ETFs are based on the change in closing price and do not include dividends.

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