



## 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

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**® from Great American Life® 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.

### Index Summit 6 with upside & downside par. rates

80% upside par. rate  
50% downside par. rate

### Annuity with cap and floor

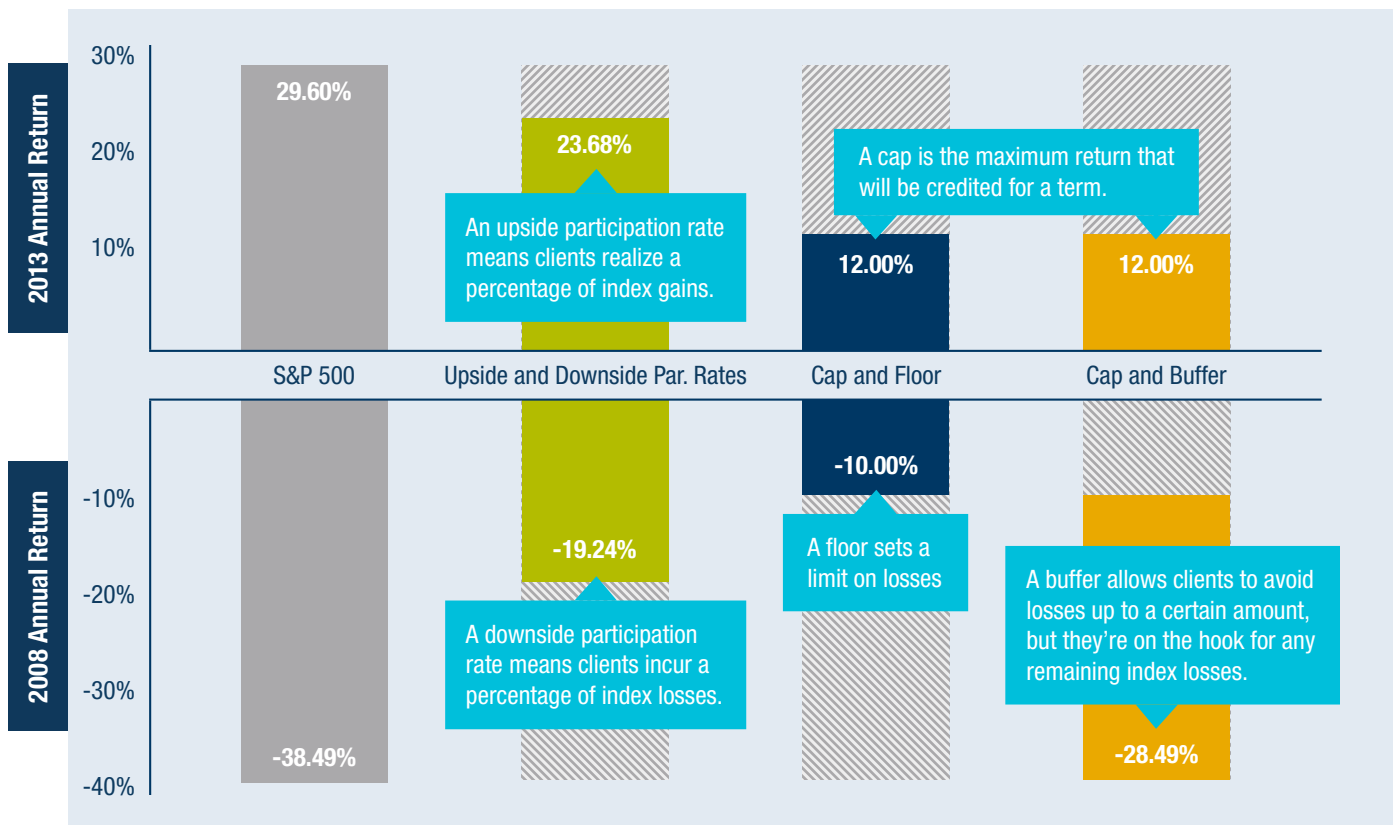
12% cap  
10% floor

### Annuity with cap and buffer

12% cap  
10% 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 above, the chart below shows how each annuity and S&P 500 strategy would have worked at the market's best (2013) and worst (2008).



Please see the back of this brochure 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.

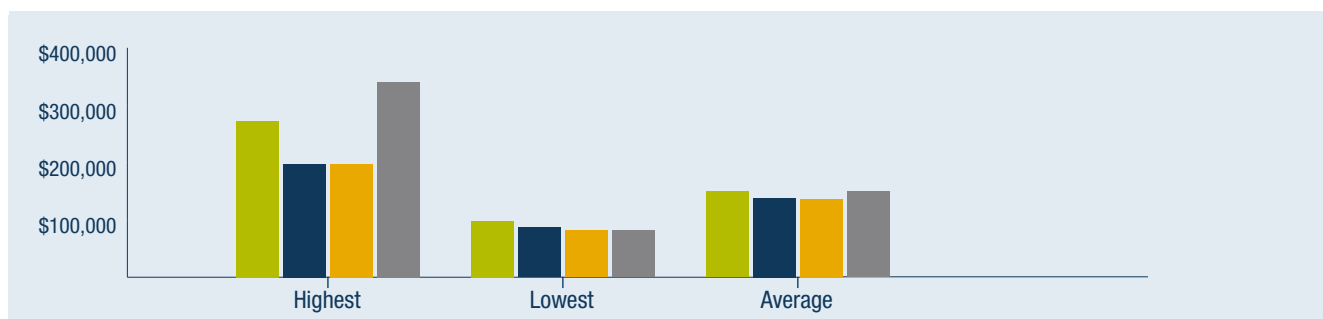
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## Comparing growth and protection factors using historical performance

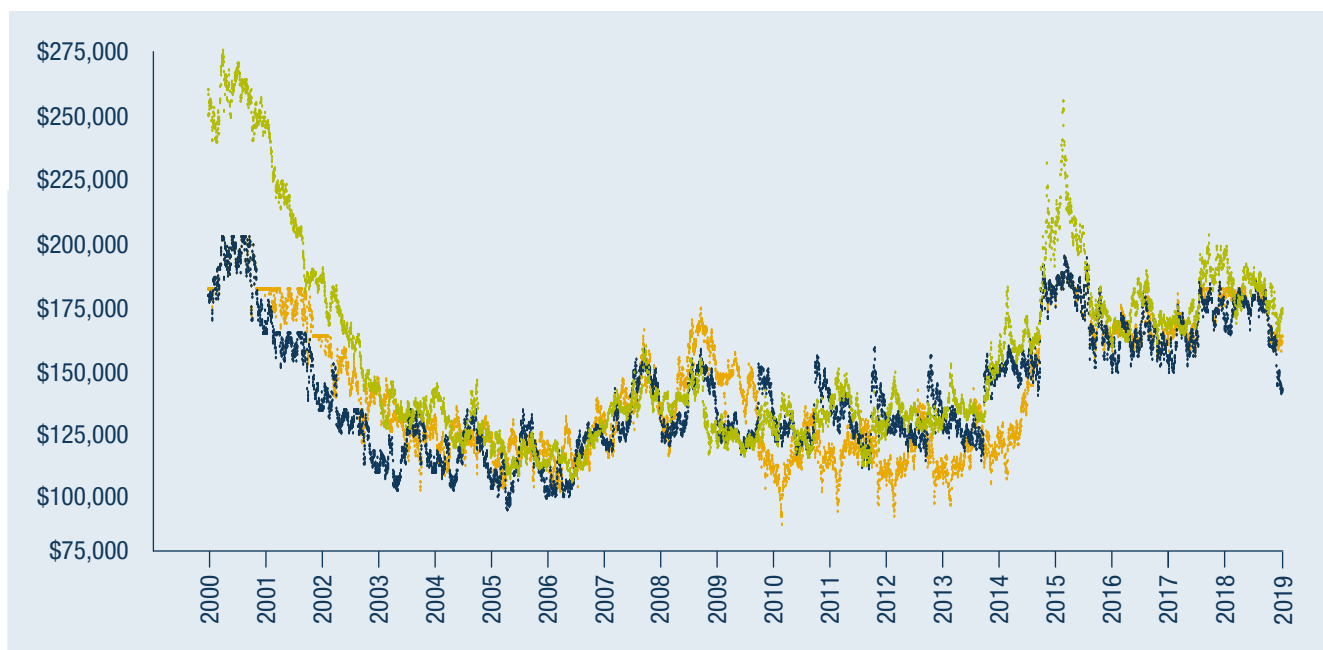
Let's take a closer look at these three registered index-linked annuities. The graphs below illustrate how each annuity would have performed over six-year periods ending on each market day between January 1, 2000 and December 31, 2019, with observations beginning January 1, 1994. These graphs use the same assumptions listed on the previous page and assume initial purchase payments of \$100,000.

	Index Summit 6 <i>with upside &amp; downside par. rates</i>		Annuity <i>with cap and floor</i>		Annuity <i>with cap and buffer</i>		S&P 500	
	Annualized Return	Account Value	Annualized Return	Account Value	Annualized Return	Account Value	Annualized Return	Account Value
Highest	18.20%	\$272,712	12.00%	\$197,382	12.00%	\$197,382	22.66%	\$340,579
Lowest	-0.28%	\$98,332	-2.27%	\$87,130	-3.37%	\$81,409	-3.33%	\$81,611
Average	6.97%	\$149,821	5.33%	\$136,557	5.50%	\$137,884	6.92%	\$149,401

### High, Low & Average Account Values



### Account Values For Each Six-Year Period Ending Between 2000 and 2019



The best six-year period for the Index Summit 6 would have resulted in an account value of \$272,712, while the greatest six-year account value for the other annuities would have been \$197,382.



The worst six-year period for the other annuities would have resulted in account values of \$87,130 and \$81,409, while the lowest six-year account value for the Index Summit 6 would have been \$98,332.

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.



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**The Index Summit 6 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 [GAIGannuities.com](http://GAIGannuities.com).**

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The examples in this piece are used for illustrative purposes only. Past performance does not guarantee future results.

The S&P 500® values used in this piece are based on historical performance of the S&P 500 Index from January 1, 1994 to December 31, 2019, excluding dividends paid on the stocks included in the index. You cannot invest directly in an index. The annuity account values are based on hypothetical performance of S&P 500 strategies using the assumptions listed on page 2. This piece provides hypothetical performance information for periods starting on each market day. Actual terms for the Index Summit 6 begin only on the 6th and 20th of each month.

For purposes of the examples on page 3, we assume \$100,000 is allocated to an S&P 500 one-year point-to-point strategy. In the comparison, strategy values and returns are calculated using the same hypothetical caps, upside participation rates, floors, buffers and downside participation rates for each term. It is likely the cap or upside participation rate for an indexed strategy will vary from term to term. Historical caps and upside participation rates for the Index Summit 6, which was first offered in May 2019, are unavailable. 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.

The example assumes no withdrawals are taken from the annuity. Early withdrawal charges will apply if money is withdrawn during the early withdrawal charge period. Any withdrawal will reduce contract values. In addition, 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 different set of assumptions would lead to different results, which could vary significantly from the strategy returns shown in this piece. Historical index values are not indicative of the gains and losses that may have been credited to an Index Summit 6 annuity during the same time period.

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