

# Index Frontier 5 Variable-Indexed Annuity

## Product Reference Guide

This guide highlights some features of this product. Please see the prospectus and contract for more information.



Participate in market growth



Manage downside risk



No annual or recurring fees

<b>Issue ages</b>	<p>Qualified: 18–80 Non-qualified: 0–80</p> <p>Inherited IRA: 18–75 Inherited non-qualified: 0–75</p>
<b>Tax qualifications</b>	<p>Non-qualified &amp; qualified: 403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 457(b) and inherited non-qualified</p>
<b>Purchase payments</b>	<p><b>Minimum:</b> \$25,000; additional purchase payments accepted in first two months of contract; minimum \$10,000</p> <p><b>Maximum:</b> \$1 million for ages 0-75; \$750,000 for ages 76-80 without prior Home Office approval</p>
<b>Early withdrawal charges</b>	<p>5-year declining: 8%, 7%, 6%, 5%, 4%</p>
<b>Indexed strategies</b>	<p>Two types of indexed strategies available:</p> <ul style="list-style-type: none"> <li>• Conserve indexed strategies offer some upside potential with complete downside protection from market loss.</li> <li>• Growth indexed strategies offer higher earning potential and a maximum loss of 10% each term.</li> </ul> <p>Performance is tied to the S&amp;P 500, SPDR Gold Shares ETF or the iShares U.S. Real Estate ETF. It's important to know a withdrawal before the end of a term may have a significant negative impact on the strategy value.</p>
<b>Product features</b>	<ul style="list-style-type: none"> <li>▪ Bailout feature on indexed strategies</li> <li>▪ 10% penalty-free withdrawal beginning first contract year</li> <li>▪ Death benefit is the greater of the account value or purchase payments, less proportional reductions for withdrawals</li> <li>▪ Extended care and terminal illness waiver riders</li> </ul>



*Index Frontier 5 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).*

*The contract remains the sole and exclusive authority for the terms and conditions of this product. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract.*

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