

Finding The Right Fit

There's no one-size-fits-all approach to retirement planning. That's why there's a broad range of annuities available to help meet your clients' unique financial needs.

	Fixed annuities	Fixed-indexed annuities	Variable-indexed annuities	Variable annuities
Key features	<ul style="list-style-type: none"> Guaranteed growth Safety of principal Tax deferral Guaranteed income for life Death benefit 	<ul style="list-style-type: none"> Growth opportunity Safety of principal Tax deferral Guaranteed income for life Death benefit 	<ul style="list-style-type: none"> Growth opportunity Some protection from loss Tax deferral Guaranteed income for life Death benefit 	<ul style="list-style-type: none"> Growth opportunity No protection from loss Tax deferral Guaranteed income for life Death benefit
How money grows	Fixed rate	Indexed strategies	Crediting strategies	Subaccounts
Earning potential	Earning potential is low, but growth is guaranteed	<ul style="list-style-type: none"> Earning potential is tied to index performance and limited by a cap or participation rate Offers higher earning potential than a fixed annuity 	<ul style="list-style-type: none"> Earning potential is tied to index performance and limited by a maximum gain Offers higher earning potential than a fixed-indexed annuity 	<ul style="list-style-type: none"> Earning potential is tied to the performance of underlying subaccounts Offers the highest earning potential of these products
Loss potential	None, unless the client surrenders their contract or takes a withdrawal during the early withdrawal charge period	None, unless the client surrenders their contract or takes a withdrawal during the early withdrawal charge period	Up to 10% each term. Additional loss potential if client surrenders the contract or takes a withdrawal during the early withdrawal charge period.	Unlimited
Fees	No	No	No	Yes
Client profile	<ul style="list-style-type: none"> Low tolerance for risk Looking to protect and preserve their savings Seek guaranteed returns 	<ul style="list-style-type: none"> Low tolerance for risk Looking to protect and preserve their savings Seek moderate growth potential 	<ul style="list-style-type: none"> Moderate tolerance for risk Looking to boost retirement savings, so growth potential is a priority 	<ul style="list-style-type: none"> High tolerance for risk Prioritize growth potential over guarantees

Variable and variable-indexed annuities must be sold through a registered representative affiliated with a Broker/Dealer. Any sales solicitation must be accompanied or preceded by a prospectus. Principal Underwriter/Distributor for variable and variable-indexed annuities: Great American Advisors, member FINRA and an affiliate of Annuity Investors Life Insurance Company® and Great American Life Insurance Company®. Products issued by Annuity Investors Life Insurance Company and Great American Life Insurance Company, members of Great American Insurance Group (Cincinnati, OH). Products and features may vary by state, and may not be available in all states. All guarantees subject to the claims-paying ability of the issuing company.

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