

## Would your clients accept over half of the average index return for zero downside risk?

Offer your clients competitive caps with a fixed-indexed annuity from Great American Life®. To put rates into perspective, explore what a 6.00% cap could mean for your clients.

An S&P 500® interest crediting strategy allows your clients to participate in a portion of the positive returns of the S&P 500 Index, with no risk to principal.\* Using a 6.00% cap, clients would have captured 52.23% of the historical S&P 500 average return over the last 10 years.\*\*

Year	S&P 500 Return	6.00% Cap
2008	-38.49%	0.00%
2009	23.45%	6.00%
2010	12.78%	6.00%
2011	0.00%	0.00%
2012	13.41%	6.00%
2013	29.60%	6.00%
2014	11.39%	6.00%
2015	-0.73%	0.00%
2016	9.54%	6.00%
2017	19.42%	6.00%

  

Average S&P return:	8.04%
Average 6.00% cap return:	4.20% = 52.23% of average S&P return

\*The account value will not go down unless clients take money out of their annuity. This guarantee is based on the claims-paying ability of Great American Life.

\*\*Assumes that, for the entire 10-year period, clients held a fixed-indexed annuity, allocated 100% of their funds to the S&P 500 annual point-to-point indexed strategy for each one year term, terms coincided with calendar years, and a cap of 6.00% applied for each term. Indexed interest rates for the strategy are based on changes in the S&P 500 over one-year terms, which are not based on calendar years but begin on the 6th and 20th of a month. The information presented above reflects a hypothetical cap, which is not a guaranteed rate. The actual caps that we might have applied during this period would have been different and might have been significantly lower.

Source: S&P Dow Jones Indices

Past performance does not guarantee future results. Historical index returns are not indicative of the interest that would have been credited to a fixed-indexed annuity during the same time period.

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