

Index Frontier[®] and Index Summit 6[®]

Variable-Indexed Annuity Rates from Great American Life[®]



Index Frontier 5 Rates Effective 2/7/2020 - 2/20/2020 For 1-year terms starting on 2/20/2020	Growth Indexed Strategy Rates Maximum Loss of 10% Each Term		Conserve Indexed Strategy Rates Maximum Loss of 0% Each Term	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared Rate			1.70%	1.60%
S&P 500 Max. Gain	9.25%	9.00%	3.25%	3.00%
SPDR Gold Max. Gain	12.00%	11.00%	4.00%	3.75%
iShares U.S. Real Estate Max. Gain	17.00%	15.00%	4.00%	3.50%

Index Frontier 7 Rates Effective 2/7/2020 - 2/20/2020 For 1-year terms starting on 2/20/2020	Growth Indexed Strategy Rates Maximum Loss of 10% Each Term		Conserve Indexed Strategy Rates Maximum Loss of 0% Each Term	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared Rate			1.90%	1.75%
S&P 500 Max. Gain	10.00%	9.75%	3.50%	3.25%
SPDR Gold Max. Gain	12.50%	11.50%	4.25%	4.00%
iShares U.S. Real Estate Max. Gain	18.00%	16.00%	4.25%	3.75%

Maximum Losses: Conserve indexed strategies offer a maximum loss of 0% each term. Growth indexed strategies offer a maximum loss of 10% each term. Future indexed strategies could offer different maximum losses.

Maximum Gains: Maximum gains may vary from term to term. A maximum gain for a strategy for a term will never be lower than 1.00%. Future indexed strategies could offer different maximum gain guarantees.

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

Index Frontier 5 bailout triggers: Growth Indexed Strategies have a bailout trigger of 5%; Conserve Indexed Strategies have a bailout trigger of 2%

Index Frontier 7 bailout triggers: Growth Indexed Strategies have a bailout trigger of 6%; Conserve Indexed Strategies have a bailout trigger of 3%

Index Summit 6 Rates Effective 2/7/2020 - 2/20/2020 For 1-year and 2-year terms starting on 2/20/2020	1-year term 50% downside participation rate each term		2-year term 50% downside participation rate each term	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared Rate	1.50%	1.40%		
S&P 500 with Cap	10.00%	9.50%	20.00%	18.00%
S&P 500 with Participation Rate	77%	72%	82%	77%
iShares MSCI EAFE ETF with Participation Rate	105%	100%	115%	110%
iShares U.S. Real Estate ETF with Participation Rate	100%	95%	115%	110%

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, Index Frontier 7 not available in AK, NY and OR
Index Summit 6 not available in AK, NY and OR
MO: Declared Rate Strategy not available. State-specific marketing materials required.
MA: Extended Care and Terminal Illness waivers not available.
MA, MN, OR, UT and WA: Residents are only permitted to purchase annuity products within their resident state.
Declared Rate: The guaranteed minimum declared rate is 1.00%.

For producer use only. Not for use in sales solicitation. See the following page for additional information.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC, or its affiliates (“SPDJ”), and has been licensed for use by Great American Life Insurance Company. Standard & Poor’s®, S&P®, S&P 500®, SPDR® and STANDARD & POOR’S DEPOSITORY RECEIPTS® are registered trademarks of Standard & Poor’s Financial Services LLC, (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Great American Life. Great American Life products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties makes any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

The iShares MSCI EAFE and the iShares U.S. Real Estate EFTs are distributed by BlackRock Investments, LLC. iShares®, BLACKROCK®, and the corresponding logos are registered and unregistered trademarks of BlackRock, Inc. and its affiliates (“BlackRock”), and these trademarks have been licensed for certain purposes by Great American Life Insurance Company. Great American Life annuity products are not sponsored, endorsed, sold or promoted by BlackRock, and purchasers of an annuity from Great American Life do not acquire any interest in the iShares MSCI EAFE or the iShares U.S. Real Estate ETFs nor enter into any relationship of any kind with BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any Great American Life annuity product or any member of the public regarding the advisability of purchasing an annuity, nor does it have any liability for any errors, omissions, interruptions or use of the iShares MSCI EAFE or the iShares U.S. Real Estate ETFs or any data related thereto.

Clients should consider the contract’s risks carefully before investing. Visit GAIGannuities.com to obtain a free prospectus.

Principal Underwriter/Distributor: Great American Advisors, member FINRA and an affiliate of Great American Life Insurance Company. Product issued by Great American Life Insurance Company®, member of Great American Insurance Group® (Cincinnati, Ohio) under contract form numbers P1822217NW, P1822317NW, P1825218NW and endorsement form E1826318NW. Form number and features may vary by state. All guarantees based on the claims-paying ability of Great American Life. All non-guaranteed components of an index formula may change at any time.

For producer use only. Not for use in sales solicitation.