Is Your Money Protected From Market Declines?

GREAT AMERICAN INSURANCE GROUP

Uncomplicate Retirement®

Market volatility is a common concern among retirees – a major downturn could wipe out years of accumulated assets and derail your retirement plans. There's a solution that offers growth potential and principal protection, mitigating volatility risk. A fixed-indexed annuity (FIA) offers access to indexed strategies that credit interest based, in part, on the changes to an external index, such as the S&P 500®. Interest credited may vary from term to term, but your account value will not decline due to market drops.

Historical Fluctuations In The S&P 500 Index

The graph below shows historical values of the S&P 500® from 2000-2018. While the peaks represent opportunities for growth, the valleys represent threats for significant loss.

To demonstrate the volatility of the stock market, historical S&P 500 index values are shown in the graph above. The connecting lines between the points represent high and low index values. Index values fluctuate over time.

You can't predict market performance, but you can count on an FIA to protect your assets from market declines.

Talk with your financial professional about how an FIA could fit into your overall retirement plan and help you reach your long-term financial goals.

Uncomplicate Retirement®

While past performance does not guarantee future results, with a fixed-indexed annuity, you can be certain that your money will be protected against loss if you hold your annuity through the early withdrawal charge period.

With a fixed-indexed annuity, money can be allocated to an indexed strategy for a specified period of time (term). Indexed interest is credited only on the last day of the term. The portion of a positive index change credited to the account value is limited by the cap or the participation rate we set for the term. The indexed interest rate for a term will never be lower than 0%, but we do not guarantee that amounts allocated to an indexed strategy will earn interest.

When you buy a fixed-indexed annuity, you own an insurance contract. You are not buying shares of any stock or investing in an index. All guarantees are backed by the claims-paying ability of the issuing insurance company.

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