



## Renewals: When Consistency Counts

When you purchase a fixed-indexed annuity, you have the opportunity to allocate your purchase payment to one or more indexed strategies and a declared rate strategy.

- **Indexed strategies** credit interest based on the positive change of a market index. The amount of interest credited to your account is limited by a cap.
- **A declared rate strategy** credits interest at a fixed rate.

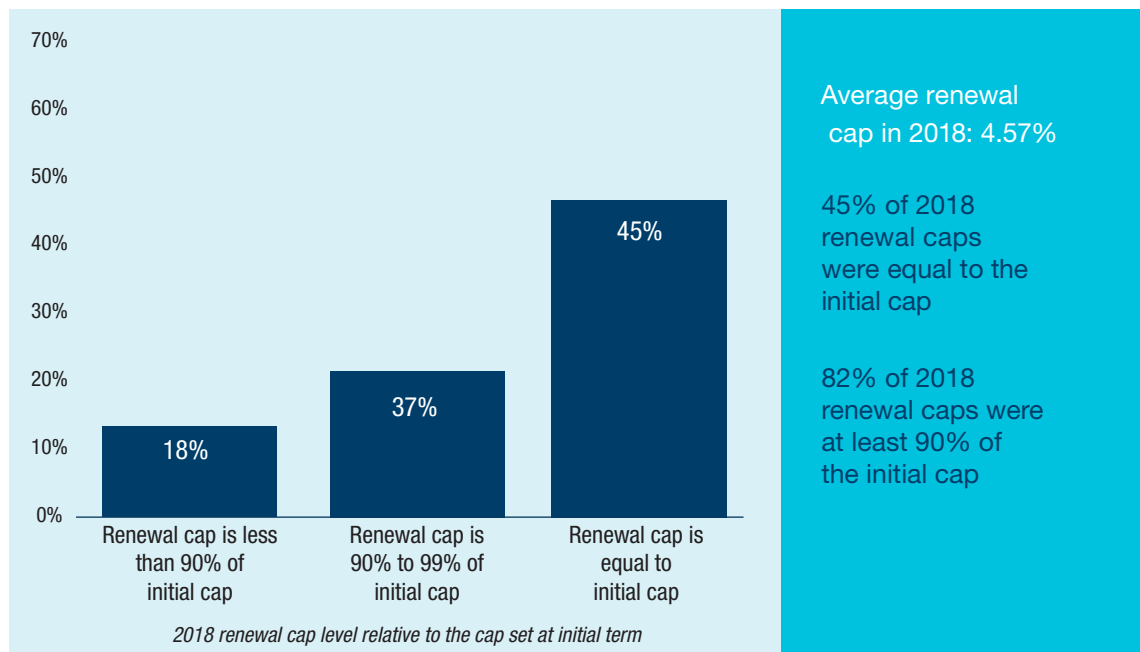
Caps and rates are set by the company at the start of each one-year term. Since caps and rates have the potential to vary from term to term, you may want to consider a company's renewal history before making a purchase decision.

Great American Life Insurance Company® is proud to offer consistent renewal caps and rates to help you achieve your long-term goals.

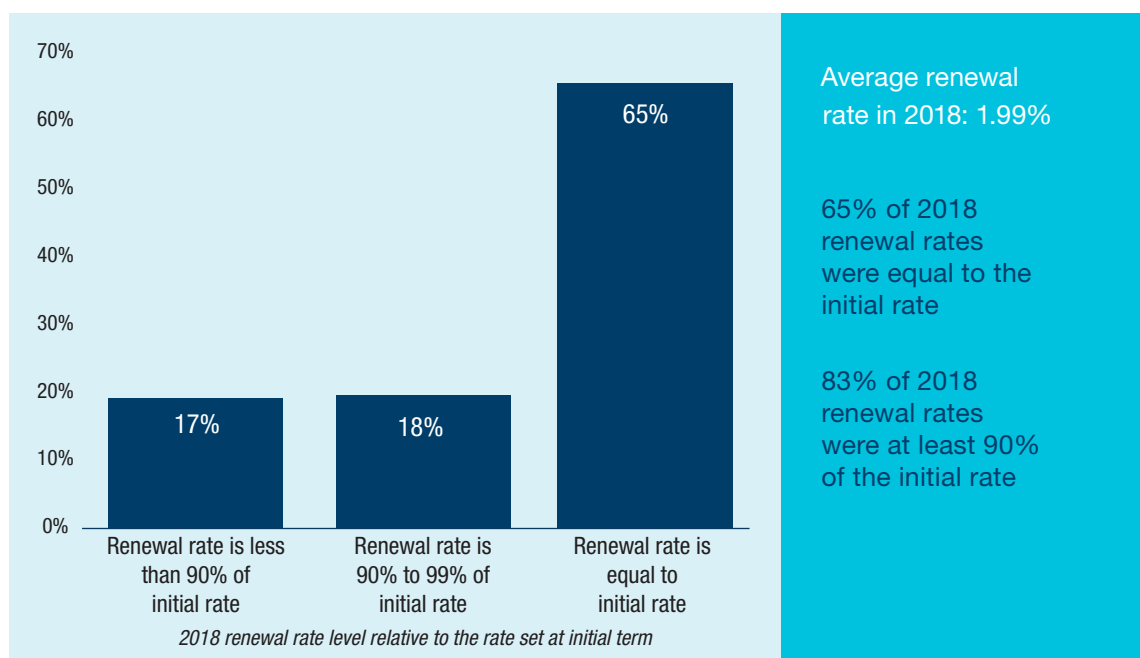
- For the annual point-to-point with cap indexed strategy, **82%** of all renewal caps in 2018 were at least 90% of the initial cap.
- For the declared rate strategy, **83%** of all renewal rates in 2018 were at least 90% of the initial rate.

See the charts on the following page for more information.

## Annual Point-to-Point with Cap Indexed Strategy (contracts issued 2005-2017)



## Declared Rate Strategy (contracts issued 2005-2017)



**Information shown is current as of December 31, 2018 and is not a guarantee or representation of future renewal cap or declared interest rate decisions.**

Before you purchase a fixed-indexed annuity, consider all of its features, benefits, risks and costs, not just a renewal history. Ask your insurance professional for more information about our fixed-indexed annuities.

When you buy a fixed-indexed annuity, you own an insurance contract. You are not buying shares of any stock or index. For amounts held under the declared rate strategy, interest is credited daily at the declared rate. For amounts held under an indexed strategy, interest is credited on the last day of a term at the applicable indexed interest rate, which will never be higher than the cap for that strategy for that term. The guaranteed minimum declared rate and guaranteed minimum caps are set out on the contract specifications page. For each indexed strategy, the guaranteed minimum indexed interest rate for a term is 0%.

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**All guarantees are backed by the claims-paying ability of the issuing insurance company.**

Not FDIC or NCUSIF Insured	No Bank or Credit Union Guarantee	May Lose Value
Not Insured by any Federal Government Agency		Not a Deposit