Diversify with the Power of Gold

GREAT AMERICAN INSURANCE GROUP | Annuities

Fixed-indexed annuities from Great American Life Insurance Company® offer strategies that credit interest based on the performance of SPDR® Gold Shares and the S&P 500® Index. Allocating money to different types of strategies may allow your clients to increase their overall returns.

The following tables use historical returns to show how two strategies with a 5% cap would have performed when one was tied to SPDR Gold Shares and the other was tied to the S&P 500 Index. You can see how average returns are relatively equal, but in four of the 10 years, when one strategy credited 0%, the other strategy credited positive interest. What does this mean for your clients? **Diversifying with an indexed strategy based on SPDR Gold Shares may allow them to earn indexed interest even when the S&P 500 performs poorly.**

Year	SPDR Gold Shares Return	Strategy Return with 5% Cap
2006	22.17%	5.00%
2007	30.56%	5.00%
2008	4.96%	4.96%
2009	23.99%	5.00%
2010	29.27%	5.00%
2011	9.57%	5.00%
2012	6.60%	5.00%
2013	-28.33%	0%
2014	-2.19%	0%
2015	-10.67%	0%
Avg. Return	**8.59%**	**3.49%**

Year	S&P 500 Index Return	Strategy Return with 5% Cap
2006	13.62%	5.00%
2007	3.53%	3.53%
2008	-38.49%	0%
2009	23.45%	5.00%
2010	12.78%	5.00%
2011	0%	0%
2012	13.41%	5.00%
2013	29.60%	5.00%
2014	11.39%	5.00%
2015	-0.73%	0%
Avg. Return	**6.86%**	**3.35%**

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Assumes that, for the entire 10-year period, clients held a Great American Life® fixed-indexed annuity, allocated funds to both the SPDR Gold Annual Point-to-Point with Cap indexed strategy and the S&P 500 Annual Point-to-Point with Cap indexed strategy, terms coincided with calendar years, and a cap of 5% applied for each term. Indexed interest rates for these strategies are based on changes in the applicable index/share price over one-year terms that begin on the 6th and 20th of a month, not calendar years. The actual caps that we might have applied during this 10-year period might not have been the same for both strategies and might have been higher or lower than 5%. Strategy returns over any period of time consisting of 10 one-year terms depends on the performance of the applicable index/share price and the caps that apply to each strategy during the period. Such returns may be higher or lower than those shown in the tables above.

Diversification does not guarantee that clients will be credited positive interest for any given term. For any given period, overall returns for clients who allocate to both strategies may be higher or lower than overall returns for clients who allocate to one strategy.