

# New strategy provides opportunity for increased earning potential



With a fixed-indexed annuity from Great American Life Insurance Company®, your clients may have the opportunity to allocate funds to an uncapped indexed strategy with a participation rate. The strategy allows them to participate in the positive returns of the S&P 500 Risk Control 10% Index, with no risk to principal from market fluctuations.

Using historical returns, the tables below compare an S&P 500 Risk Control 10% Index strategy with a 60% participation rate to an S&P 500 Index strategy with a 5% cap. This comparison illustrates how your clients could have earned more with an uncapped indexed strategy tied to the S&P 500 Risk Control 10% Index.

Year	S&P 500 Risk Control 10% Index Return	Strategy Return with 60% Par. Rate
2009	11.54%	6.92%
2010	8.62%	5.17%
2011	-3.49%	0%
2012	6.54%	3.92%
2013	21.91%	13.15%
2014	4.52%	2.71%
2015	-4.82%	0%
<b>Avg. Return</b>	<b>6.40%</b>	<b>4.55%</b>

Year	S&P 500 Index Return	Strategy Return with 5% Cap
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%
<b>Avg. Return</b>	<b>12.84%</b>	<b>3.57%</b>

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*Assumes that, for the entire 7-year period, clients held a Great American Life® fixed-indexed annuity, allocated 100% of their funds to the S&P 500 Risk Control Annual Point-to-Point with Participation Rate or the S&P 500 Annual Point-to-Point with Cap indexed strategy for each one year term, terms coincided with calendar years, and a participation rate of 60% or a cap of 5% applied for each term. Indexed interest rates for the strategy are based on changes in the index 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 participation rate and cap, which are not guaranteed rates. The actual participation rates and/or caps that we might have applied during this period would have been different and might have been significantly lower.*

*The S&P 500 Risk Control 10% Index refers to the S&P 500 Average Daily Risk Control 10% USD Price Return Index. The launch date of this index was April 4, 2013. **For more information, visit [www.US.SPIndices.com](http://www.US.SPIndices.com) and search keyword SPXAV10P.** Returns prior to the index launch date are back-tested. Back-tested performance is not actual performance, but is hypothetical. Back-tested returns were calculated using the same methodology that was in effect when the index was officially launched. Back-tested performance is subject to inherent limitations because it reflects application of an index methodology and selection of index constituents in hindsight. No theoretical approach can take into account all of the factors in the markets in general and the impact of decisions that might have been made during the actual operation of an index. 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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