

# Would your clients accept over half of the average index return for zero downside risk?



With a fixed-indexed annuity from Great American Life®, you can now offer your clients competitive caps with our recent interest rate increases. To put rates into perspective, explore what a 5.50% cap could mean for your clients.

An S&P 500® interest crediting strategy allows your clients to participate in a portion of the positive returns of the S&P 500 Index, with no risk to principal.\* Using a 5.50% cap, clients would have captured **54.5% of the historical S&P 500 average return over the last 10 years.\*\***

Year	S&P 500 Return	5.50% Cap
2005	3.00%	3.00%
2006	13.62%	5.50%
2007	3.53%	3.53%
2008	-38.49%	0%
2009	23.45%	5.50%
2010	12.78%	5.50%
2011	0%	0%
2012	13.41%	5.50%
2013	29.60%	5.50%
2014	11.54%	5.50%
Average S&P return:		7.24%
Average 5.50% cap return:		3.95% = 54.5% of average S&P return

\*The account value will not go down unless clients take money out of their annuity. This guarantee is based on the claims-paying ability of Great American Life.

\*\*Assumes that, for the entire 10-year period, clients held a fixed-indexed annuity, allocated 100% of their funds to the S&P 500 Annual Point-to-Point indexed strategy for each one year term, terms coincided with calendar years, and a cap of 5.50% applied for each term. Indexed interest rates for the strategy are based on changes in the S&P 500 over oneyear 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 cap, which is not a guaranteed rate. The actual caps that we might have applied during this period would have been different and might have been significantly lower.

Source: S&P Dow Jones Indices

Annual returns from Jan. 1, 2005 – Dec. 31, 2014. The launch date of the S&P 500 was March 4, 1957. Returns prior to the index launch 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.

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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