

Index Summit 6 with Return of Premium Death Benefit Variable-Indexed Annuity

Product Reference Guide

This guide highlights some features of this product. Please see the prospectus and contract for more information.



Participate in market growth



Assets grow tax-deferred



Manage downside risk



No annual or recurring charges

Issue ages	<p>Qualified: 0–80 Non-qualified: 0–80 Inherited IRA: 0–75 Inherited non-qualified: 0–75</p>
Tax qualifications	<p>Non-qualified & qualified: 403(b) (Traditional and Roth), IRA (Traditional, Roth, SEP, SIMPLE and Inherited), 457(b) and inherited non-qualified</p>
Purchase payments	<p>Minimum: \$25,000; additional purchase payments accepted in first two months of contract; minimum \$10,000 Maximum: \$1 million without prior Home Office approval</p>
Early withdrawal charges	<p>6-year declining: 8%, 7%, 6%, 5%, 4%, 3%</p>
Indexed strategies	<p>Two types of indexed strategies available:</p> <ul style="list-style-type: none"> ➤ Cap indexed strategies offer upside potential limited by a cap. A cap is the maximum interest rate that will be credited for a term. ➤ Participation Rate indexed strategies offer upside potential limited by an upside participation rate. An upside participation rate is the percentage of a positive index change that will be credited for a term. <p>Performance is tied to the S&P 500®, iShares MSCI EAFE ETF or the iShares U.S. Real Estate ETF. It's important to know a withdrawal before the end of a term may have a significant negative impact on the strategy value.</p>
Protection against market loss	<p>For each strategy currently offered, any loss for a term is limited by a downside participation rate of 50%. A downside participation rate is the percentage of a negative index change that is taken into account to determine a loss at the end of a term.</p>
Product features	<ul style="list-style-type: none"> ➤ 10% penalty-free withdrawal beginning first contract year ➤ Death benefit is greater of account value or purchase payments ➤ Extended care and terminal illness waiver riders

Future indexed strategies could offer different downside participation rates.

Annuities are long-term investments and may not be suitable for all investors. Withdrawals prior to age 59½ may be subject to income tax and a 10% penalty.

Index Summit 6 can only be sold through a Broker/Dealer that is contracted with Great American Life Insurance Company®. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit GAIAnnuities.com.

The contract remains the sole and exclusive authority for the terms and conditions of this product. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract.

Principal Underwriter/Distributor: Great American Advisors, Inc., member FINRA and an affiliate of Great American Life Insurance Company.

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