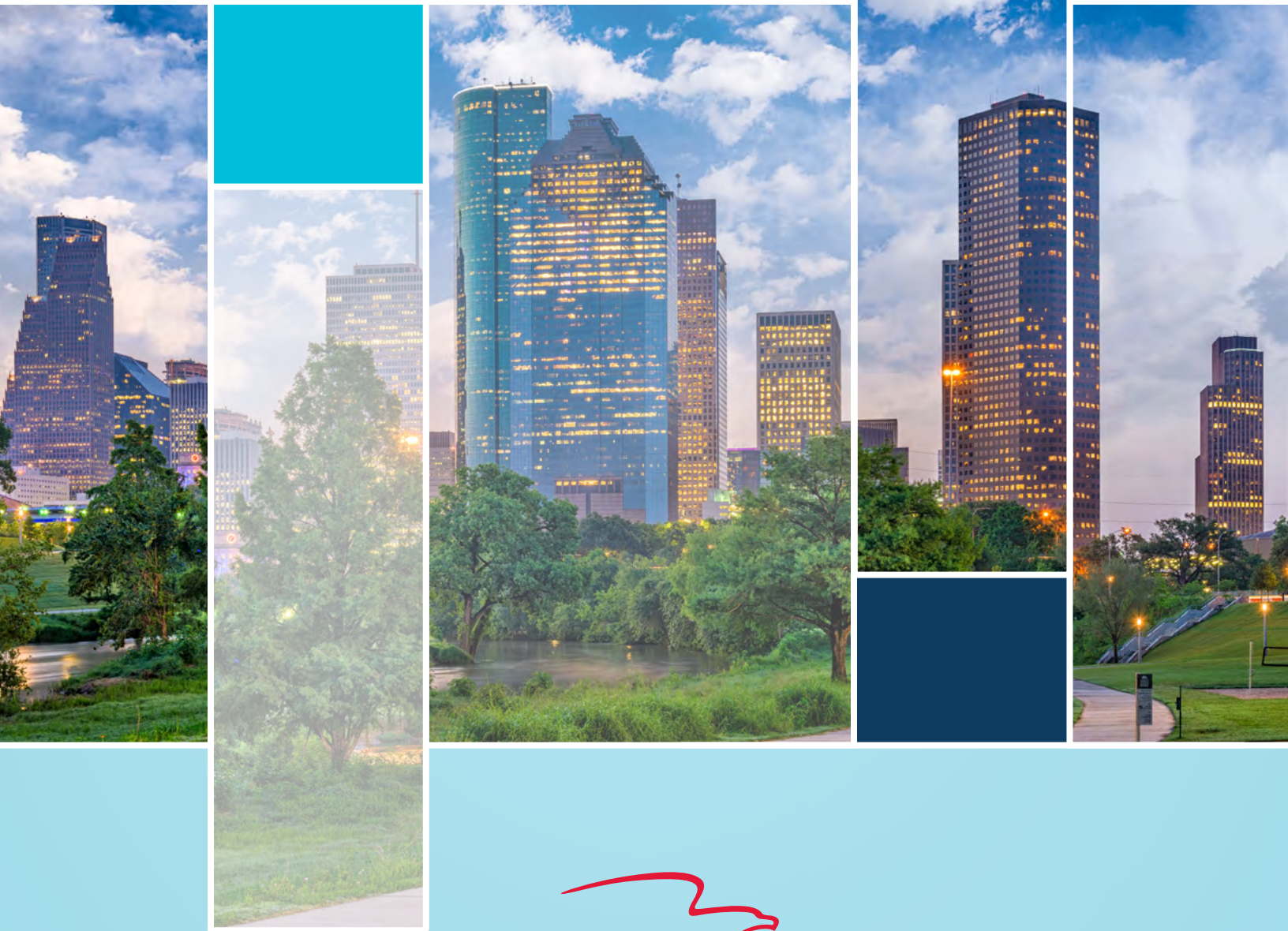


Why Sell The Index Summit 6 Variable-Indexed Annuity?



It pays to keep things simple.®

For producer use only. Not for use in sales solicitation.

With the Index Summit 6[®] variable-indexed annuity from Great American Life Insurance Company[®], you can help your clients achieve their retirement goals.

For them: The opportunity to participate in tax-deferred market growth with reduced exposure to loss

For you: Service and support from a company on which you can rely

Growth Potential With Reduced Exposure To Loss

As a financial professional, part of your job is helping clients find the right balance between safety and growth. So how can you help your growth-focused clients take advantage of positive market performance without exposing them to too much risk? The Index Summit 6 variable-indexed annuity is designed to help clients grow their assets in a tax-efficient way, while maintaining partial protection from market loss.



Participate in market growth

Your clients have the opportunity to grow their money without investing directly in the market. Growth is limited by either a cap or an upside participation rate.



Take advantage of tax deferral

Your clients' assets will grow tax-deferred, which can allow for faster accumulation than in a taxable product.



Limit downside risk

Downside risk is limited by a 50% downside participation rate, meaning your clients only assume half the risk of index downturns each term.

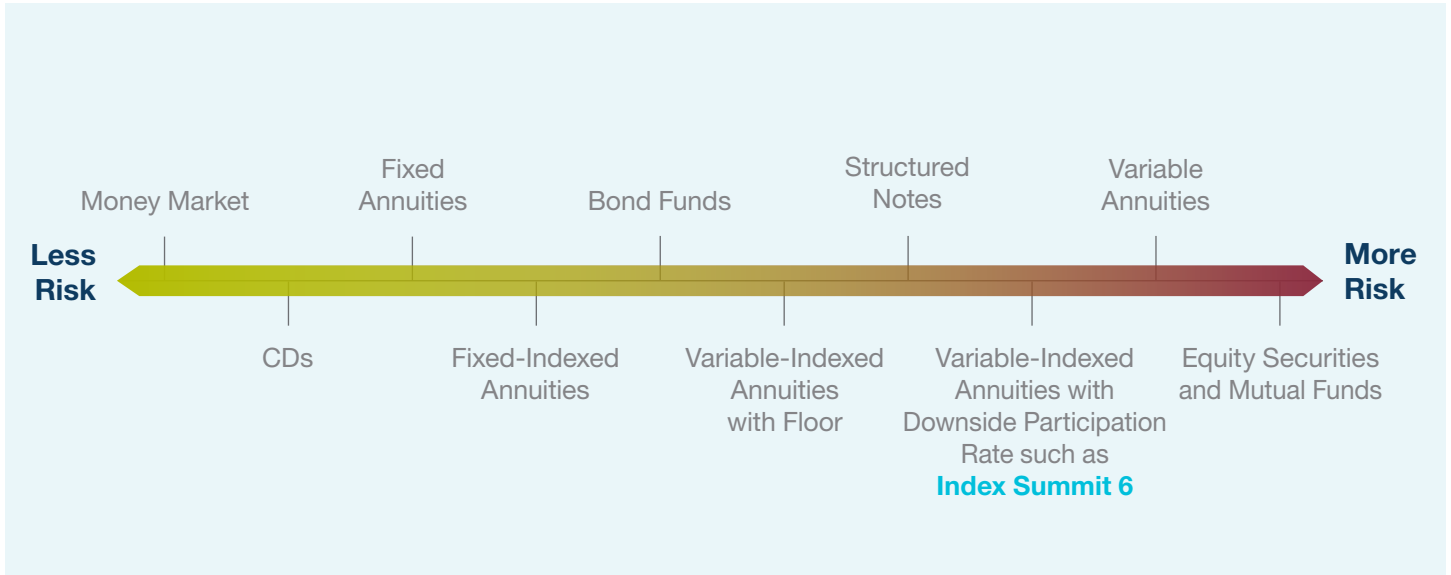


Accumulate more with no upfront or recurring charges

Your clients won't be charged unless they take a withdrawal in excess of the penalty-free withdrawal amount during the early withdrawal charge period.

An Alternative Investment To Help Facilitate Growth

As your clients near retirement, they may be considering a number of investment options with varying levels of risk.



The Index Summit 6[®] is an insurance contract issued by an "A" rated insurance company on which your clients can rely. Some of its benefits, such as tax deferral and guaranteed lifetime income with multiple payout options, are unique to annuities and cannot be found on many alternative investments. Index Summit 6 may be a good fit for clients who:

- Are interested in higher-risk investments, but aren't interested in investing directly in the market
- Are growth-focused and seeking higher returns with reduced exposure to loss
- Could benefit from tax-deferred growth
- Would like to diversify their earning potential

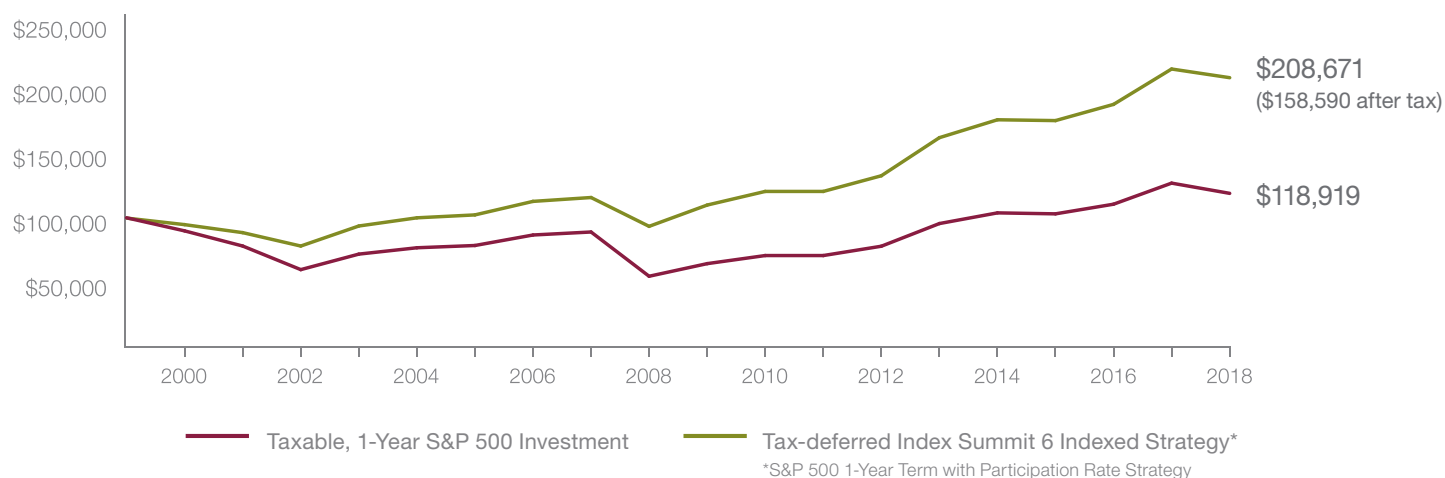
This graphic illustrates generalized risk levels between a variety of investments and insurance contracts. Various factors may impact risk levels.

Great American Life is rated "A" (Excellent) by A.M. Best. Rating affirmed August 17, 2018 and is third highest of 16 categories.

The Power Of Tax Deferral

While many investment vehicles are subject to income tax on an annual basis, the Index Summit 6 allows assets to grow tax-deferred. This means returns compound at a faster rate and provide greater earning potential than a taxable investment. Take a look at how \$100,000 would have grown in a tax-deferred Index Summit 6 annuity versus an S&P 500® investment taxed at an annual rate of 24%:

Tax-deferred Index Summit 6 Indexed Strategy vs. Taxable S&P 500 Investment



The Index Summit 6 grew at a significantly faster rate and outperformed the taxable S&P 500® investment – even after deducting the assumed 24% tax.

This graph is a hypothetical example of the mathematical principles related to tax deferral. It is not intended to predict or project the performance of any investment or investment strategy. Past performance is no guarantee of future results.

Historical values of the S&P 500 are based on the S&P 500 Price Return Index (SPX) for one-year terms beginning on January 1, 2000. This index does not include dividends paid on any of the stocks included in the index. You cannot invest directly in an index.

The Index Summit 6 values are based on hypothetical performance of the Term with Participation Rate indexed strategy for one-year terms beginning on January 1, 2000. For purposes of this example, we assumed a 75% upside participation rate for each term and a 50% downside participation rate for each term. A different set of assumptions would lead to different results, which could be significantly different from the strategy returns shown in the example. Upside participation rates are set at the start of each term and are subject to change. It is likely that the upside participation rate for an indexed strategy will vary from term to term. Downside participation rates on currently offered strategies are not subject to change. This example also assumes that no withdrawals are taken from the Index Summit 6, which means it does not reflect deductions for early withdrawal charges or the potential negative impact of a withdrawal on strategy values.

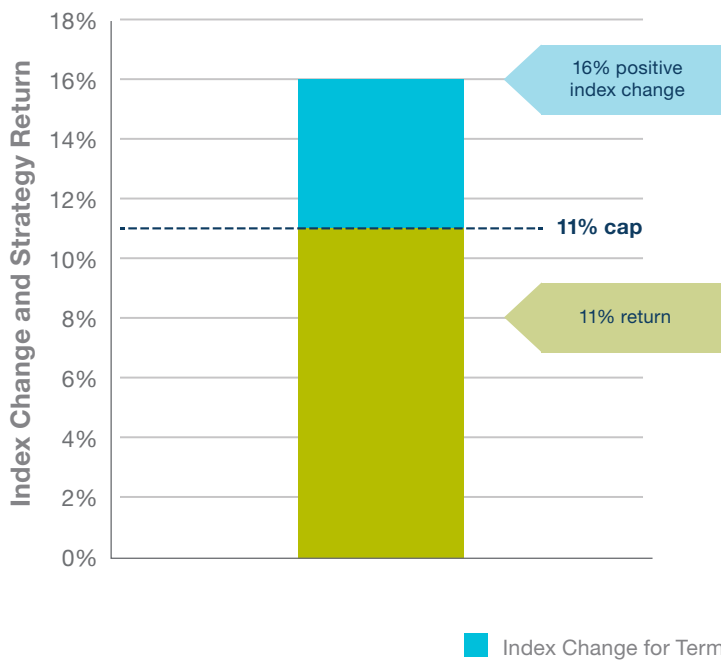
For the purposes of this example, the investment in the stocks that make up the S&P 500® index is assumed to be taxable at an annual rate of 24%. An investor's personal tax rate may be higher or lower than the 24% rate illustrated. Lower capital gains and dividend tax rates would make the taxable investment more favorable than shown in the graph and reduce the difference in performance between these two investments. The amount of tax-deferred accumulation would be reduced if early withdrawal charges and the negative impact of withdrawals on strategy values were reflected.

All guarantees subject to the claims-paying ability of Great American Life. Variable-indexed annuities involve risk and may not be suitable for all investors. Any sales solicitation must be accompanied or preceded by a prospectus.

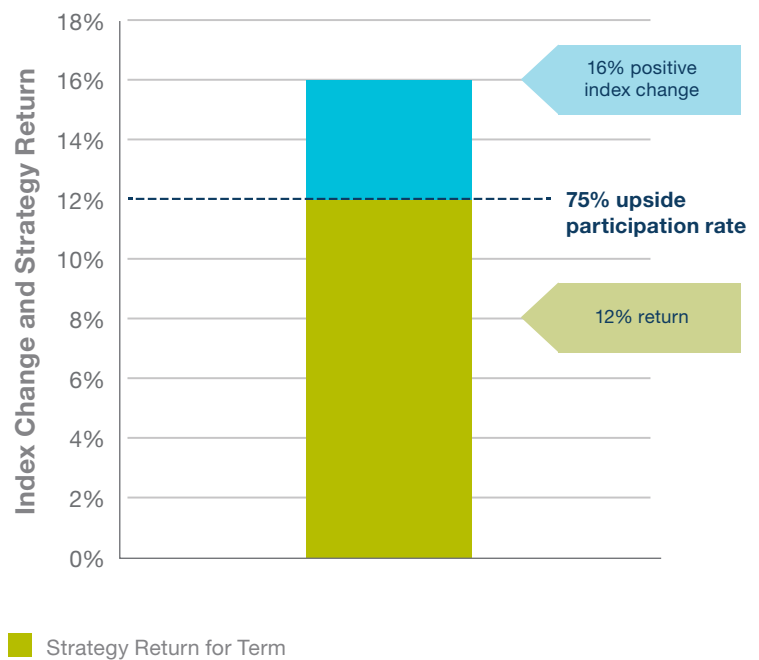
Market-Linked Growth With Limited Downside Risk

The Index Summit 6[®] offers indexed strategies to help your clients accumulate more for retirement. They can choose between two types of indexed strategies – Term with Cap and Term with Participation Rate. Each indexed strategy offers a different type of earning potential, so your clients can customize their strategy selection to fit their needs.

Term with Cap strategy



Term with Participation Rate strategy



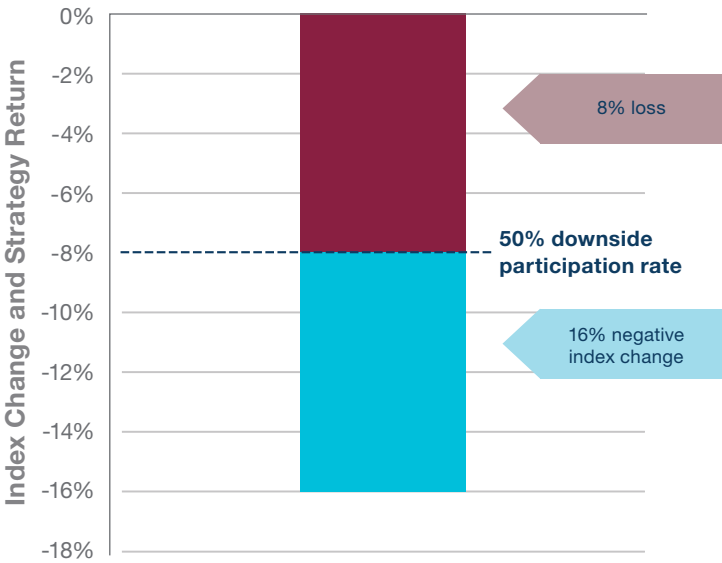
When the index change is positive for a term, the indexed strategy value grows, limited by a cap. In this example, the index change exceeded the cap, so the return was 11%.

When the index change is positive for a term, the index strategy value grows, limited by an upside participation rate. In this example, the index change was 16%, so the return was 12% (16% x 75% upside participation rate).

How are my clients' assets protected?

With both types of indexed strategies, your clients' money is protected with a downside participation rate of 50%. This means that 50% of any negative index change for a term is taken into account to determine the loss for that term.

Downside protection



When the index change is negative for a term, the index strategy will lose value, limited by a downside participation rate. In this example, the index change was -16%, so an 8% loss was incurred (-16% x 50% downside participation rate).

With the Index Summit 6, the 50% downside protection won't change, so your clients will know how exposed their assets are to index losses. No surprises – it's as simple as that.

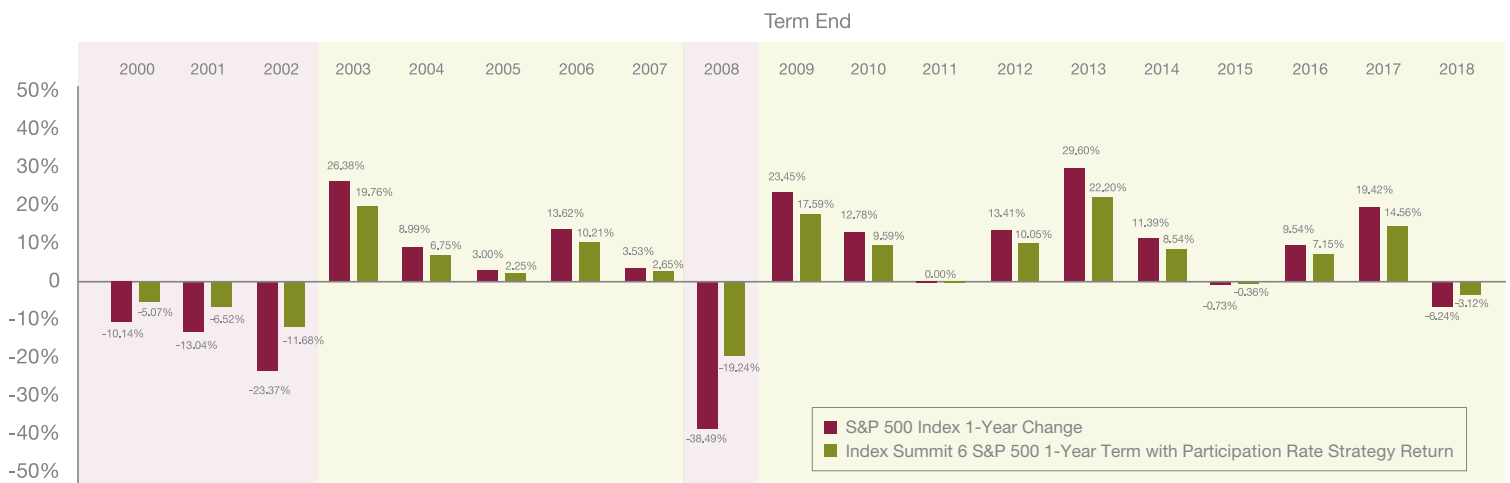
Future indexed strategies could offer different downside participation rates.

Investment Performance In Different Economic Conditions

Knowing how upside and downside participation rates are applied, let's take a look at how the Index Summit 6[®] would have performed in different economic conditions.

Say a client purchased an Index Summit 6 with \$100,000 and allocated the entire purchase payment to the S&P 500[®] 1-year Term with Participation Rate indexed strategy, which offered a 75% upside participation rate and a 50% downside participation rate each term. See how the hypothetical Index Summit 6 contract would have participated in bull markets while reducing exposure to loss in bear markets:

Hypothetical Index Summit 6 vs. S&P 500 in Bull and Bear Markets



When the tech bubble burst in 2000, a 30-month bear market ensued.



As the market recovered, the S&P 500 went on a 5-year bull run.



The global financial crisis is considered by many economists to have been the worst financial crisis since the Great Depression of the 1930s.



2018 marked the longest-running bull market of all time. The next bear market could be hard to predict, but the **Index Summit 6 can reduce clients' exposure to loss, while allowing them to participate in positive performance during bull markets.**

	Cumulative Values at End of Term	
	S&P 500 Investment	Index Summit 6 Annuity
2000	\$89,860.82	\$94,930.41
2001	\$78,140.54	\$88,739.67
2002	\$59,882.25	\$78,372.23
2003	\$75,679.43	\$93,878.41
2004	\$82,485.62	\$100,210.59
2005	\$84,961.04	\$102,466.10
2006	\$96,532.25	\$112,932.57
2007	\$99,939.42	\$115,922.10
2008	\$61,476.94	\$93,615.33
2009	\$75,895.86	\$110,082.87
2010	\$85,597.41	\$120,636.55
2011	\$85,594.69	\$120,634.63
2012	\$97,069.25	\$132,763.56
2013	\$125,802.96	\$162,238.32
2014	\$140,132.71	\$176,098.30
2015	\$139,114.51	\$175,458.53
2016	\$152,379.11	\$188,006.04
2017	\$181,971.08	\$215,389.07
2018	\$170,621.07	\$208,671.88

When the S&P 500[®] experienced a loss at the end of a term, the Index Summit 6 would have experienced only half of that loss, thanks to the 50% downside participation rate.

By offering this protection from losses, the Index Summit 6 would have provided steadier returns, and ultimately outperformed the S&P 500[®] investment.

This illustration is not intended to predict or project the performance of any investment or investment strategy. Past performance is no guarantee of future results. You cannot invest directly in an index.

Historical values of the S&P 500 are based on the S&P 500 Price Return Index (SPX) with one-year terms beginning on January 1, 2000. This index does not include dividends paid on any of the stocks included in the index. For purposes of this comparison, both investments are considered to be tax-deferred.

The Index Summit 6 values are based on hypothetical performance of the Term with Participation Rate indexed strategy for one-year terms beginning on January 1, 2000. For purposes of this example, we assumed a 75% upside participation rate for each term and a 50% downside participation rate for each term. A different set of assumptions would lead to different results, which could be significantly different from the strategy returns shown in the example. Upside participation rates are set at the start of each term and are subject to change. It is likely that the upside participation rate for an indexed strategy will vary from term to term. Downside participation rates on currently offered strategies are not subject to change. This example also assumes that no withdrawals are taken from the Index Summit 6, which means it does not reflect deductions for early withdrawal charges or the potential negative impact of a withdrawal on strategy values.

Diversification With Multiple Indexed Strategy Options

Index Summit 6[®] offers growth opportunity with strategies that earn returns based on the following index and exchange traded funds (ETFs):

- **S&P 500[®] Index:** Includes stocks issued by 500 of the top companies in leading industries of the U.S. economy
- **iShares MSCI EAFE ETF:** Seeks to track the investment results of an index composed of developed market equities, including those in Europe, Australia, Asia and the Far East
- **iShares U.S. Real Estate ETF:** Seeks to track the performance of the Dow Jones U.S. Real Estate Index, which is composed primarily of U.S. equities in the real estate sector and real estate investment trusts (REITs)

As mentioned, when the index change is positive for a term, the account value grows, limited by either a cap or an upside participation rate. When the index change is negative for a term, the account value declines, subject to the 50% downside participation rate. Here's a closer look:

Step 1: Calculate the index percentage change by comparing the index value at the end of a term to the index value on the first day of the term.

Step 2: If the change is positive, apply the applicable cap or upside participation rate for the term. If the change is negative, apply the 50% downside participation rate.



Please note that indexed strategy values during a term are calculated daily. The method used to calculate daily values differs from that used at the end of a term. For more information on daily value calculation, please see the product prospectus.

Indexed Strategy Returns Using Rolling Periods

The Index Summit 6 has the potential to provide competitive average returns with less risk than investing directly in the market. The following analysis shows hypothetical Term with Participation Rate strategy performance compared to the historical values of the underlying index or ETF. Each strategy reflects a different hypothetical upside participation rate and assumes it applied to each term, and each strategy reflects the 50% downside participation rate each term. Index and ETF values use one-year historical rolling returns from December 31, 2001 through December 31, 2018.

The following analysis includes at least 4,029 observations. Observations assume a new one-year term started every market day during the specified time frame.

	S&P 500 Index Value Change	S&P 500 1-year Term with Participation Rate Strategy Return 75% Upside Participation Rate
Highest	68.57%	51.43%
Average	7.94%	6.78%
Lowest	-48.82%	-24.41%
	iShares MSCI EAFE ETF Price Change	iShares MSCI EAFE ETF 1-year Term with Participation Rate Strategy Return 85% Upside Participation Rate
Highest	73.03%	62.07%
Average	5.97%	6.93%
Lowest	-55.86%	-27.93%
	iShares U.S. Real Estate ETF Price Change	iShares U.S. Real Estate ETF 1-year Term with Participation Rate Strategy Return 95% Upside Participation Rate
Highest	116.25%	110.44%
Average	6.91%	8.82%
Lowest	-64.10%	-32.05%

Values are reflective of the data that was available at the time of the calculations. Actual returns for terms of a strategy will be based on index changes over one- or two-year terms, which begin on the 6th and 20th of a month, and on the upside participation rates that we set for each term. During the period shown, the actual upside participation rates that we might have applied may have been different and may have been significantly lower.

Past performance does not guarantee future results. Historical index and ETF values are not indicative of the gains and losses that may have been credited to a variable-indexed annuity during the same time period.

To learn more about the iShares MSCI EAFE ETF and the iShares U.S. Real Estate ETF, visit [iShares.com](https://www.ishares.com) and search ticker symbols EFA and IYR.

Future indexed strategies could offer different downside participation rates.

Our simple promise to you:
superior service and annuities
that are easier to understand.



Frequently Asked Questions

What are the contracting and training requirements to offer an Index Summit 6 annuity?

In order to sell the Index Summit 6[®], you must hold insurance and securities licenses.

Is there a mortality and expense charge?

No, your clients will not pay a mortality and expense charge. All their money goes to work for them.

Are there any other administrative charges?

No, there are no administrative charges associated with the Index Summit 6. Early withdrawal charges apply if a withdrawal in excess of the penalty-free amount is taken during the early withdrawal charge period. Please note that indexed strategy values during a term are calculated daily. The method used to calculate daily values differs from that used at the end of a term, and any partial withdrawal would have a proportional effect on the investment base.

Does this product offer subaccounts like traditional variable annuities?

No, your clients' money is not invested in subaccounts. Instead, the Index Summit 6 offers indexed strategies to help your clients accumulate money for retirement, while reducing exposure to loss.

Are there any riders available?

Index Summit 6 includes extended care and terminal illness waiver riders. These waiver riders allow clients to withdraw their money without incurring an early withdrawal charge when certain criteria are met. There are no charges for these riders.

Where can I find the prospectus for this product?

The prospectus is available on GAIAnnuities.com. Please keep in mind the prospectus must accompany any marketing materials you present to a client.

Index Summit 6 Product Details

Issue ages	<p>Qualified: 0–80 Non-qualified: 0–80 Inherited IRA: 0–75 Inherited non-qualified: 0–75</p>																
Purchase payments	<p>Issued with a single purchase payment. Additional purchase payments accepted in the first two contract months.</p> <p>Minimum: Initial purchase payment: \$25,000; additional purchase payments: \$10,000 Maximum: \$1 million without prior Home Office approval</p>																
Crediting strategies	<p>The owner selects from two types of crediting strategies: a declared rate strategy and indexed strategies. At the end of each term, the owner has the opportunity to reallocate funds among the available strategies. To reallocate funds, the owner must submit a strategy selection form prior to the end of the term. Unless the owner reallocates funds at the end of a term, funds are automatically applied to the same strategy for the next term. Available strategies are subject to change at any time for new sales.</p>																
Declared rate strategy	<p>Interest is credited daily on the amount held under a declared rate strategy based on the applicable declared rate. The declared rate for a term will not change during that term. A declared rate will never be lower than 1%.</p>																
Indexed strategies	<p>Indexed strategies include:</p> <ul style="list-style-type: none"> ➤ S&P 500® 1-year Term with Cap ➤ S&P 500® 2-year Term with Cap ➤ S&P 500® 1-year Term with Participation Rate ➤ S&P 500® 2-year Term with Participation Rate ➤ iShares MSCI EAFE ETF 1-year Term with Participation Rate ➤ iShares MSCI EAFE ETF 2-year Term with Participation Rate ➤ iShares U.S. Real Estate ETF 1-year Term with Participation Rate ➤ iShares U.S. Real Estate ETF 2-year Term with Participation Rate <p>The indexed strategies provide returns based, in part, on the change in the value of the applicable index or ETF.</p> <p>A cap will never be lower than 1%, and an upside participation rate will never be lower than 5%. Strategies may not be available in all states.</p>																
Penalty-free withdrawals	<p>During the first contract year, 10% of the purchase payments may be withdrawn without an early withdrawal charge. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge.</p>																
Early withdrawal charges	<p>An early withdrawal charge is applied to surrenders and withdrawals that exceed the penalty-free withdrawal allowance during the first six contract years.</p> <table border="1" data-bbox="472 1801 1385 1875"> <thead> <tr> <th>Contract year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7+</th> </tr> </thead> <tbody> <tr> <td>Early withdrawal charge rate</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> </tbody> </table>	Contract year	1	2	3	4	5	6	7+	Early withdrawal charge rate	8%	7%	6%	5%	4%	3%	0%
Contract year	1	2	3	4	5	6	7+										
Early withdrawal charge rate	8%	7%	6%	5%	4%	3%	0%										

Why Choose Great American Life?

Financial strength

With a heritage dating back to 1872, Great American has a long history of helping people achieve their financial goals. Great American Life Insurance Company[®] is a subsidiary of American Financial Group, Inc. (AFG), which is publicly traded on the New York Stock Exchange (NYSE: AFG). Headquartered in Cincinnati, Ohio, AFG has assets of more than \$60 billion.

Great American Life[®] is proud to be rated **“A” (Excellent)** by A.M. Best and **“A+”** by Standard & Poor’s.

Simple solutions for your clients

Great American is committed to offering annuities that are simpler and easier to understand. We're here to support you as you help your clients achieve their retirement goals.

Photo submitted by **William** from **Washington**, Great American customer since 2014.



The 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 GAIGannuities.com.

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