



# Index Protector 4

## A New Opportunity For You

At Great American, we're committed to developing products that can help you attract new distribution and new money. Learn how to position the Index Protector 4<sup>SM</sup> fixed-indexed annuity to boost consumers' earning potential and protect their principal.

The Index Protector 4 offers these features:

- » Early withdrawal charges that end after four years
- » 10% penalty-free withdrawals
- » \$50,000 minimum purchase payment
- » Writing level compensation – 0%
- » Competitive caps and participation rates

### Why you should offer it

- » Created for Registered Investment/Fee-Based Advisors
- » Provides access to a new consumer base and revenue stream
- » Build your AUM with a principal-protected product

### Protection from rising interest rates and falling equity markets

When interest rates lie near historic lows for extended periods of time, it can be easy to forget the negative impact that rising rates can have on bond investments. When interest rates rise, long-term bond fund values decrease. In a recent survey, only one in three respondents understood this inverse relationship between interest rates and bond fund values.<sup>1</sup>

Conversely, equity investments can be risky for those nearing retirement. Equity markets are near all time highs, but as history has shown us, when long-run bull markets end, the decline can be dramatic.

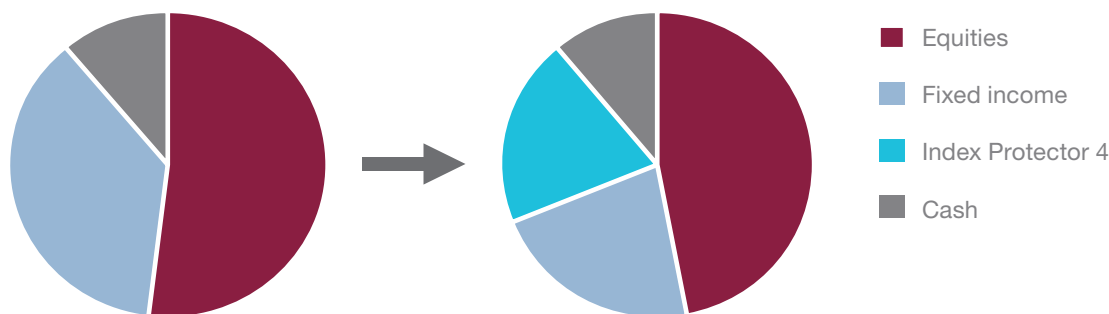
Bond Duration (Years)	Change in Interest Rates	
	1%	2%
2	-2.0%	-4.0%
3	-3.0%	-6.0%
4	-4.0%	-8.0%
5	-5.0%	-10.0%
10	-10.0%	-20.0%

For example, if rates rise 1%, the value of a five-year bond would **decrease by 5%**.

## How it fits into a portfolio

Consider allocating a portion of consumers' equity and fixed income investments to the Index Protector 4 fixed-indexed annuity.

### Hypothetical example



By incorporating the Index Protector 4 into consumers' portfolios, they could benefit from:

- » Greater returns than other fixed income investments, with competitive participation rates and caps
- » Principal protection, as long as the contract is held for the four-year term<sup>2</sup>
- » A steady income stream that is guaranteed for life

## Why Great American?

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<sup>®</sup> 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 \$70 billion.

Hundreds of thousands of individuals have entrusted their futures to Great American because of our long track record of undeniable financial strength. Great American Life is proud to be rated "A+" (Superior) by AM Best and "A+" by Standard & Poor's.<sup>3</sup>

For more information, contact a Relationship Manager at 800-438-3398 ext. 11999 or visit [GreatAmericanRIA.com](http://GreatAmericanRIA.com).

<sup>1</sup> Retirement Income Literacy Study, The American College, September 2017

<sup>2</sup> During the four-year term, early withdrawal charges will apply to full surrenders and withdrawals exceeding the 10% free withdrawal allowance.

<sup>3</sup> AM Best rating effective October 28, 2020. "A+" (Superior) is second highest of 16 ratings. Standard & Poor's rating affirmed March 5, 2020. "A+" is fifth highest of 22 ratings.

Product issued by Great American Life Insurance Company, member of Great American Insurance Group (Cincinnati, OH) under contract form P1140119NW. Form number, product features and availability may vary by state.



It pays to keep things simple.<sup>®</sup>

Not FDIC or NCUSIF Insured

No Bank or Credit Union Guarantee

May Lose Value

Not Insured by any Federal Government Agency

Not a Deposit