

# Would your clients accept **68%** of the average index return for **zero** downside risk?

The American Custom 10<sup>SM</sup> from Great American Life Insurance Company<sup>®</sup> offers an uncapped S&P 500<sup>®</sup> interest crediting strategy with participation rate. This strategy allows clients to participate in a portion of the positive returns of the S&P 500 Index, without risk to principal.\*

As the tables below show, over the last 65 years, the S&P 500 Index has posted 48 years of positive returns and 17 years of flat or negative returns. More than **70% of the positive returns were greater than 10%**.

Using a 50% participation rate, **clients would have captured 68% of the historical S&P 500 average return.\*\***

Loss			0% - 10% Gain			More than 10% Gain			More than 20% Gain		
Year	S&P 500 Return	50% Par. Rate	Year	S&P 500 Return	50% Par. Rate	Year	S&P 500 Return	50% Par. Rate	Year	S&P 500 Return	50% Par. Rate
2008	-38.49	0	1965	9.06	4.53	1999	19.53	9.76	1954	45.02	22.51
1974	-29.72	0	2004	8.99	4.50	1976	19.15	9.57	1958	38.06	19.03
2002	-23.37	0	1959	8.48	4.24	1963	18.89	9.45	1995	34.11	17.06
1973	-17.37	0	1968	7.66	3.83	1983	17.27	8.64	1975	31.55	15.77
1957	-14.31	0	1993	7.06	3.53	1951	16.46	8.23	1997	31.01	15.50
1966	-13.09	0	1992	4.46	2.23	1972	15.63	7.82	2013	29.60	14.80
2001	-13.04	0	2007	3.53	1.76	1982	14.76	7.38	1989	27.25	13.63
1962	-11.81	0	2005	3.00	1.50	1986	14.62	7.31	1998	26.67	13.33
1977	-11.50	0	1956	2.62	1.31	2006	13.62	6.81	1955	26.40	13.20
1969	-11.36	0	1987	2.03	1.01	2012	13.41	6.70	2003	26.38	13.19
2000	-10.14	0	1984	1.40	0.70	1964	12.97	6.48	1985	26.33	13.17
1981	-9.73	0	1978	1.06	0.53	2010	12.78	6.39	1991	26.31	13.15
1953	-6.62	0	1970	0.10	0.05	1988	12.40	6.20	1980	25.77	12.89
1990	-6.56	0	2011	0	0	1979	12.31	6.15	2009	23.45	11.73
1960	-2.97	0				1952	11.78	5.89	1961	23.13	11.56
1994	-1.54	0				2014	11.54	5.77	1950	21.78	10.89
						1971	10.79	5.39	1996	20.26	10.13
									1967	20.09	10.05

Average S&P return: **9.06%**

Average 50% par. rate return: **6.23% = 68%** of average S&P return

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\*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 65-year period, clients held an American Custom 10 annuity, allocated 100% of their funds to the S&P500 Annual Point-to-Point (Participation) indexed strategy for each one year term, terms coincided with calendar years, and a participation rate of 50% applied for each term. The American Custom 10 annuity was not available prior to 2014. Indexed interest rates for the strategy are based on changes in the S&P 500 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, which is not a guaranteed rate. The actual participation rates 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, 1950 – 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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