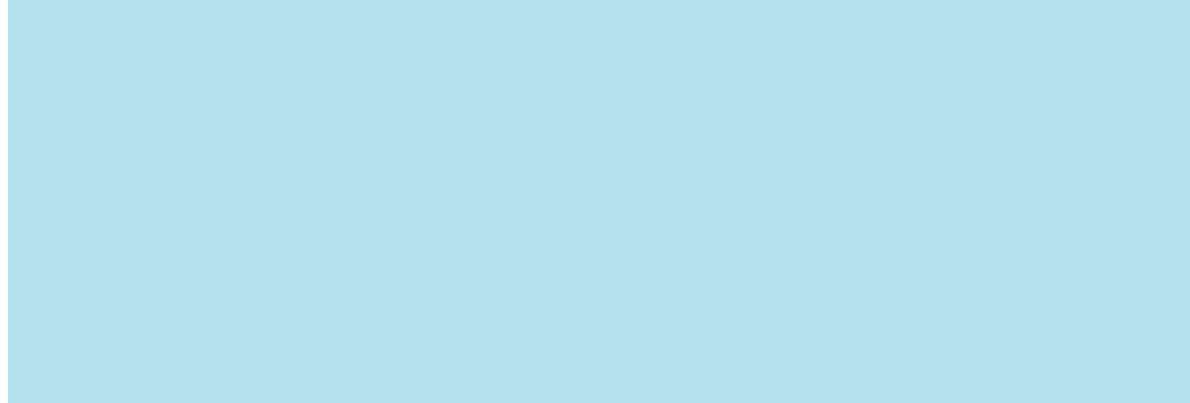


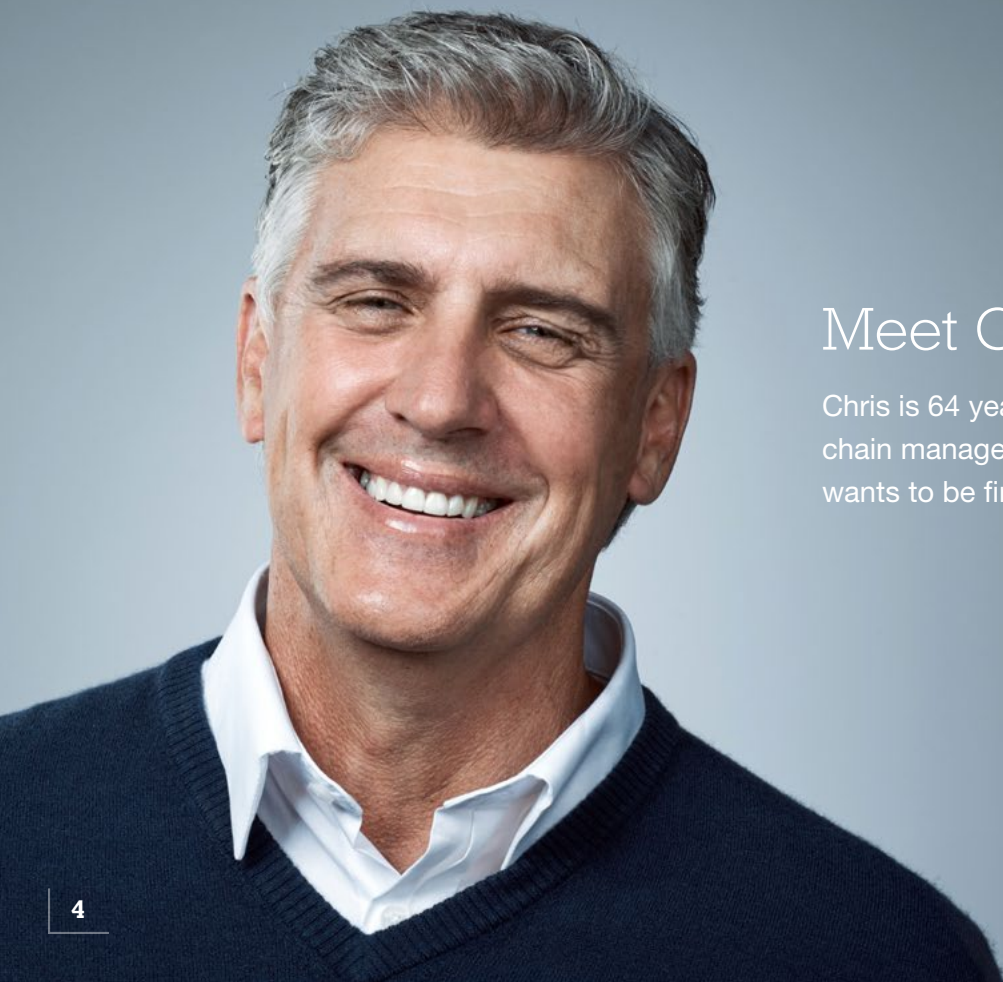
A close-up photograph of a plant with small, light-colored flowers, illuminated by warm, golden sunlight, creating a soft, out-of-focus background.

# Developing A Lifetime Income Strategy



## Will You Have Enough Income To Meet Your Retirement Goals?

You've worked hard to build your savings, so you want to make sure it will provide the income you need to live a financially secure retirement. The following example is based on a Great American Life® customer who purchases a fixed-indexed annuity and income rider to help him achieve his retirement goals.



## Meet Chris.

Chris is 64 years old and works full time as a supply chain manager. He plans to retire in five years and wants to be financially prepared.

## Step 1: Chris Considers His Retirement Goals

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Chris thinks about his personal and financial goals for retirement.



### 1. Growth and protection

He wants to protect what he's already saved while still having some growth opportunity



### 2. Lifetime income

He wants to travel and live an active retirement without the worry of outliving his money



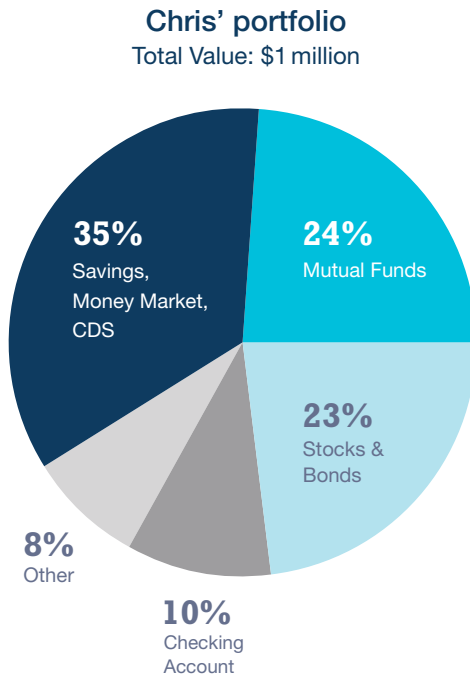
### 3. Provide for wife

He wants his wife to receive financial support if he were to pass away unexpectedly

## Step 2: Chris Meets With His Financial Advisor

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Chris meets with his financial advisor Jan to review how his current portfolio fits with his goals.



They recognize that a large portion of his portfolio is in mutual funds, stocks and bonds, which may be subject to interest rate and stock market risk. Additionally, there is no guarantee that his investments will provide lifetime income or financial support for his wife.

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Did you know? When interest rates rise, bond fund values generally fall. This inverse relationship could cause the value of your fixed income portfolio to decrease, which means you may have to settle for less retirement income than planned.

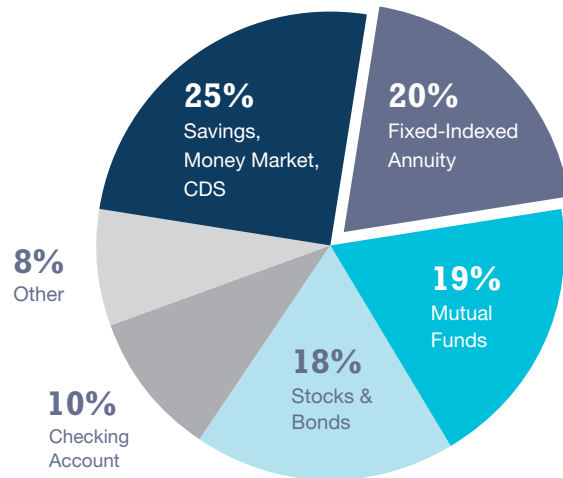


## Step 3: Chris Purchases An Annuity And Income Rider

After reviewing his options with Jan, Chris decides to use \$200,000 from his portfolio to purchase a fixed-indexed annuity and IncomeSecure rider from Great American Life.

### Chris' portfolio with a fixed-indexed annuity

Total Value: \$1 million



They review how the purchase fits with his goals:

- ✓ The fixed-indexed annuity reduces risk with principal protection and provides growth opportunity.
- ✓ The IncomeSecure rider offers guaranteed growth of a benefit base and income that can last the rest of his life.
- ✓ His wife may receive a death benefit under the annuity contract if he passes away.

# Step 4: Chris Retires And Receives Income

Chris lets his rider benefit base grow with a 9% rollup credit for the next five years while he continues working. The benefit base is the amount that will be used to calculate his rider income payment.

| End of Year | Chris' Age | Benefit Base |
|-------------|------------|--------------|
| 1           | 65         | \$218,000    |
| 2           | 66         | \$236,000    |
| 3           | 67         | \$254,000    |
| 4           | 68         | \$272,000    |
| 5           | 69         | \$290,000    |

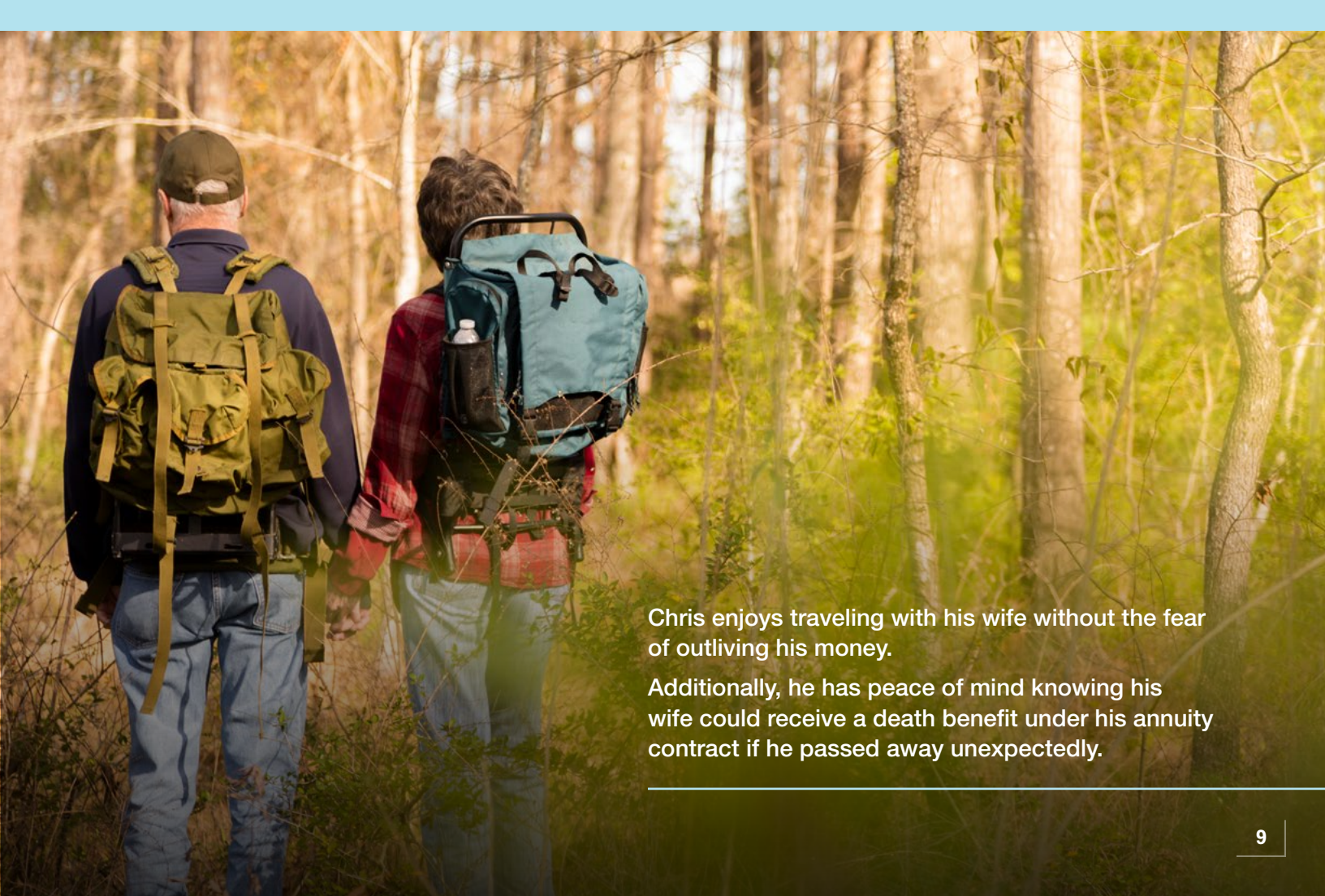
When he decides to retire at age 69, his benefit base has grown to \$290,000. To determine his rider income payment, we multiply his benefit base by his income percentage, which is based on his age and selected income option.

Chris receives an annual rider income payment of \$15,660 ( $\$290,000 \times 5.4\%$ ) or \$1,305 per month. Payments will continue for the rest of his life.

| End of Year | Chris' Age | Benefit Base | Rider Income % | Annual Rider Benefit Amount |
|-------------|------------|--------------|----------------|-----------------------------|
| 5           | 69         | \$290,000    | 5.4%           | \$15,660                    |

Example assumes no withdrawals are taken and a 9% rollup credit.





Chris enjoys traveling with his wife without the fear of outliving his money.

Additionally, he has peace of mind knowing his wife could receive a death benefit under his annuity contract if he passed away unexpectedly.

## Additional Things To Know About the IncomeSecure Rider

|                                      |   |
|--------------------------------------|---|
| Issue ages                           | You may purchase this rider with your Great American Life® fixed-indexed annuity contract if you are between the ages of 40-85.   |
| Benefit base                         | The benefit base is the amount we use to calculate your rider income payments. It starts with your initial purchase payment and increases by 9% for up to 10 years. Rollup credits cannot increase the benefit base to more than the rollup cap and are subject to limitations set out in the rider.  |
| Income percentages                   | To determine the maximum amount of your annual rider income payments, we multiply your benefit base by your income percentage. The income percentage is based on age and the income option that you select. It increases 0.10% each year you wait to start payments until it reaches 7.5% for single lifetime income and 6.5% for joint lifetime income.                              |
| Flexibility of rider income payments | Choose between the single and lifetime income option that guarantees income for your lifetime, or the joint lifetime income option that guarantees income for the joint lifetimes of you and your spouse. For single lifetime income option you may start rider income payments at any time, if age 55+. For joint lifetime income, you and your spouse must both be at least age 55. |
| Impact of withdrawals                | This rider uses a proportionality concept. If you take a withdrawal (other than to pay rider charges or to use as your income payment amount), the benefit base will be reduced by the same percentage that you withdraw from your annuity's account value. Rollup credits stop if you take a withdrawal that exceeds the free withdrawal allowance or required minimum distribution. |
| Rider charge                         | The rider is available for an annual charge of 0.95%. Charges are refunded at death if you have not started to receive income payments. The annual rider charge may increase if certain events occur.   |





Consider the benefits and restrictions of the annuity contract, which can provide guaranteed income for life through annuitization, and the benefits, restrictions and costs of the IncomeSecure rider before adding the rider to a fixed-indexed annuity.

This brochure presents one example of how the IncomeSecure rider works. The IncomeSecure Buyer's Guide contains additional information about the rider. Please read your rider for definitions and complete terms and conditions.

Product issued by Great American Life Insurance Company®, member of Great American Insurance Group (Cincinnati, Ohio).

IncomeSecure (R6036711NW) is an optional rider available for an additional annual charge. Product and riders not available in all states.

Form number and features may vary by state. All guarantees subject to the claims-paying ability of Great American Life Insurance Company.

**A fixed-indexed annuity with a market value adjustment may be negatively affected by rising interest rates if you take a withdrawal during the early withdrawal charge period.** Please note that the correlation between interest rates and bond fund values discussed in this booklet may not apply in all situations or to all bond funds.

Great American Life Insurance Company is not an investment adviser and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation.

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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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