



Achieving Your Retirement Income Goals With IncomeSecure



Uncomplicate Retirement®

A Solution For Lifetime Income

When you purchase a fixed-indexed annuity (FIA) from Great American Life®, you may have the opportunity to purchase the IncomeSecure® rider. This optional rider can help you achieve your goals by providing guaranteed lifetime income, ensuring you won’t run out of money in retirement.

There are a number of factors that determine how much lifetime income will be available to you through an IncomeSecure rider, such as the amount of your FIA purchase payment, the number of years you delay starting income payments and your age when you start income payments.

The tables below can help you determine the initial purchase payment you would need to make in order to reach your monthly income goal, depending on your current age and how long you wait before choosing to start income payments.



		Current Age									Current Age							
		60	61	62	63	64	65	66	67		68	69	70	71	72	73	74	75
Desired monthly income: \$500	Immediate Income	\$133,333	\$130,435	\$127,660	\$125,000	\$122,449	\$120,000	\$117,647	\$115,385		\$113,208	\$111,111	\$109,091	\$107,143	\$105,263	\$103,448	\$101,695	\$100,000
	Delay 5 Years	\$82,759	\$81,136	\$79,576	\$78,074	\$76,628	\$75,235	\$73,892	\$72,595		\$71,344	\$70,134	\$68,966	\$67,835	\$66,741	\$65,681	\$64,655	\$63,660
	Delay 10 Years	\$57,416	\$56,391	\$55,402	\$54,446	\$53,524	\$52,632	\$51,769	\$50,934		\$50,125	\$49,342	\$48,583	\$47,847	\$47,133	\$46,440	\$45,767	\$45,113

		Current Age									Current Age							
		60	61	62	63	64	65	66	67		68	69	70	71	72	73	74	75
Desired monthly income: \$750	Immediate Income	\$200,000	\$195,652	\$191,489	\$187,500	\$183,673	\$180,000	\$176,471	\$173,077		\$169,811	\$166,667	\$163,636	\$160,714	\$157,895	\$155,172	\$152,542	\$150,000
	Delay 5 Years	\$124,138	\$121,704	\$119,363	\$117,111	\$114,943	\$112,853	\$110,837	\$108,893		\$107,015	\$105,202	\$103,448	\$101,752	\$100,111	\$98,522	\$96,983	\$95,491
	Delay 10 Years	\$86,124	\$84,586	\$83,102	\$81,670	\$80,285	\$78,947	\$77,653	\$76,401		\$75,188	\$74,013	\$72,874	\$71,770	\$70,699	\$69,659	\$68,650	\$67,669

A 75 year old who wants \$750 per month and plans to delay income for five years would need to allocate \$95,491 to an FIA with IncomeSecure.

		Current Age									Current Age							
		60	61	62	63	64	65	66	67		68	69	70	71	72	73	74	75
Desired monthly income: \$1,000	Immediate Income	\$266,667	\$260,870	\$255,319	\$250,000	\$244,898	\$240,000	\$235,294	\$230,769		\$226,415	\$222,222	\$218,182	\$214,286	\$210,526	\$206,897	\$203,390	\$200,000
	Delay 5 Years	\$165,517	\$162,272	\$159,151	\$156,148	\$153,257	\$150,470	\$147,783	\$145,191		\$142,687	\$140,269	\$137,931	\$135,670	\$133,482	\$131,363	\$129,310	\$127,321
	Delay 10 Years	\$114,833	\$112,782	\$110,803	\$108,893	\$107,047	\$105,263	\$103,538	\$101,868		\$100,251	\$98,684	\$97,166	\$95,694	\$94,266	\$92,879	\$91,533	\$90,226

Figures in the tables above assume: an annual 9% rollup rate; that you will select the single lifetime income option under the rider; that you will not make any additional purchase payments after the initial purchase payment; that you will not make any withdrawals after purchase; and you will not select any resets during the initial rollup period. Any changes to these assumptions would change the purchase payment amount you would need to make in order to meet your monthly income goal.

Additional Things To Know About The IncomeSecure Rider

Rider Features	
Issue ages	You may purchase this rider with select Great American Life® fixed-indexed annuity contracts 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% rollup credits for up to 10 years.
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.
Resets	Before you begin taking income payments, if your annuity's account value exceeds your benefit base, you can choose to reset your benefit base to the account value. You may do this on any contract anniversary. If you choose to reset these amounts, a new rollup period will begin and the rider charge may increase.

Maximum Income Percentage Table

Age at income start date	Single lifetime income	Joint lifetime income
55	4.0%	3.0%
60	4.5%	3.5%
65	5.0%	4.0%
66	5.1%	4.1%
67	5.2%	4.2%
68	5.3%	4.3%
69	5.4%	4.4%
70	5.5%	4.5%
71	5.6%	4.6%
72	5.7%	4.7%
73	5.8%	4.8%
74	5.9%	4.9%
75	6.0%	5.0%
80	6.5%	5.5%
85	7.0%	6.0%
90+	7.5%	6.5%
<i>If joint lifetime, use the age of the younger spouse (or domestic partner).</i>		



Uncomplicate Retirement®

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This information is not intended or written to be used as legal or tax advice. It was written solely to support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an independent attorney or tax advisor. This brochure is a general description of the product. Please read your rider for definitions and complete terms, conditions and limitations, as this is a summary of the rider's features. The IncomeSecure rider issued by Great American Life Insurance Company® (R6036711NW) is an optional rider for which there is an annual charge. Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states. Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.

All guarantees subject to the claims-paying ability of Great American Life®.

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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