

Put Your Clients' Idle Assets to Work

Do your clients have retirement assets that earn minimal interest year after year? Maybe they're renewing fixed annuities at the guaranteed minimum interest rate or hanging on to old CDs or money market accounts because they don't know where else to go.

You can put these idle assets to work with the **Inheritance EnhancerSM** guaranteed death benefit rider from Great American Life Insurance Company®.

Pairing a principal protected fixed-indexed annuity with the Inheritance Enhancer provides:

- ✓ An **enhanced death benefit** with no medical underwriting – issued through **age 85**
- ✓ Guaranteed growth of the death benefit base – **7% for 10 years!**
- ✓ **Control of assets** through restrictions on payments to beneficiaries
- ✓ Increased legacy and **payout options** for beneficiaries
- ✓ Opportunity for beneficiaries to spread out their **tax liability**

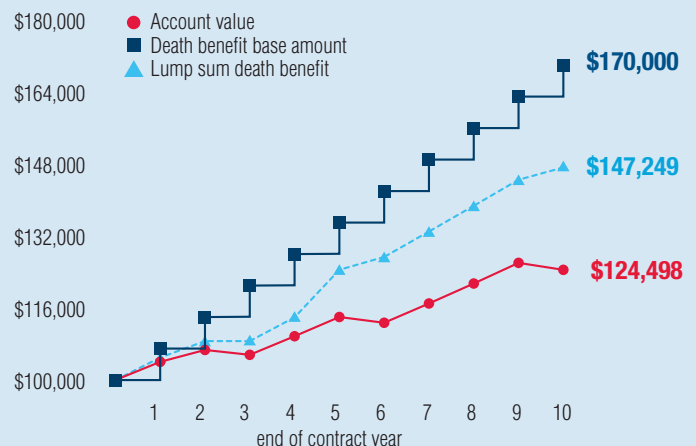
Hypothetical Example

Lucy has **\$100,000** that she would like to grow and leave to her two children, John and Maggie. She purchases a fixed-indexed annuity and adds the Inheritance Enhancer.

Lucy passes away at the end of contract year 10 with a death benefit base amount of **\$170,000**. John and Maggie both have the option to receive the rider death benefit as a lump sum or annuitization.

Account value	\$124,498
Death benefit	\$170,000
Lump sum	\$147,249
Annuitization payout	\$34,679 per year for 5 years (\$173,395 total)

John chooses the **lump sum** payout of **\$73,624** ($\$147,249 \div 2$), which also creates a new sale opportunity for you. Maggie chooses to **annuitize** and receives \$17,339 ($\$34,679 \div 2$) per year for five years for a total of **\$86,695**.



Example assumes no withdrawals are taken, and a 7% simple interest rollup credit. Account values do not reflect actual market performance. For the lump sum death benefit, this example shows the contract death benefit before the end of contract year five. It shows the rider death benefit as a lump sum after the end of contract year five.

This information is not intended or written to be used as legal or tax advice. It cannot be used by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. It was written solely to support the sale of annuity products. Clients should seek advice on legal or tax questions based on their particular circumstances from an independent attorney or tax advisor.

*The Inheritance Enhancer rider issued by Great American Life Insurance Company® (R6042513NW) is an optional rider for which there is an annual charge of 0.95%. Rider may not be available in all states. Form number may vary by state. You and your clients should consider all features, benefits and costs before they purchase an annuity and/or optional rider. All guarantees based on the claims-paying ability of Great American Life. **For producer use only. Not for use in sales solicitation.***

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