



# IncomeSecure

*a guaranteed income rider from Great American Life Insurance Company®,  
a member of Great American Insurance Group®*



A great American icon:  
Havasu Falls in the Grand Canyon, Arizona

## Learn from Steve

To understand how the IncomeSecure rider can provide guaranteed income, consider Steve in the hypothetical example below.

### About Steve:

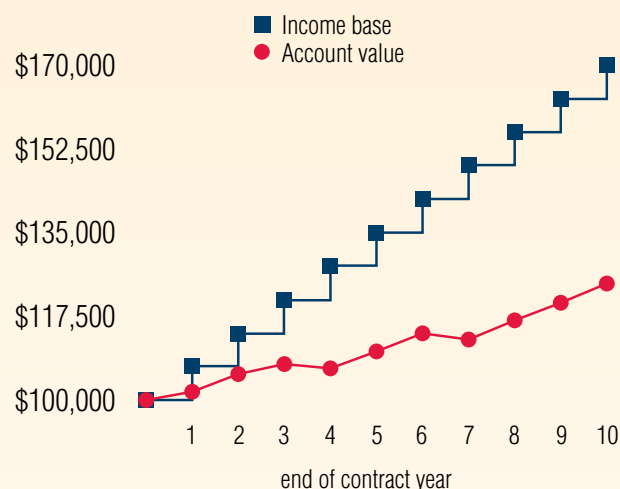
- ★ He is 57 years old and plans to retire in 10 years.
- ★ He wants to supplement his Social Security income to maintain his current lifestyle.
- ★ His biggest fear is outliving his money.

### Finding an income solution

After researching income options with his financial professional, Steve decides to purchase a fixed-indexed annuity with a \$100,000 purchase payment. To receive guaranteed income, he chooses to add the IncomeSecure rider. Here's how Steve receives guaranteed income for life with this rider:

#### Step 1: Steve's income base grows

Income credits are applied to the income base during the 10-year income rollup period. At the end of this period, Steve's income base has grown to **\$170,000** because he did not take any withdrawals or income payments.



#### Step 2: Steve decides to take income payments

At age 67 (at the end of contract year 10), Steve chooses to start taking income payments on an **annual** basis.

#### Step 3: Steve's income percentage is determined

His income percentage is set at **5.2%** based on his age (67) and selected income option (single lifetime income).

#### Step 4: Steve receives income for life

Based on his income base (\$170,000) and income percentage (5.2%), Steve will receive **\$8,840** ( $\$170,000 \times 5.2\%$ ) each year for the rest of his life even if his account value is depleted.



# IncomeSecure

*Help secure your retirement with the IncomeSecure<sup>SM</sup>, a guaranteed income rider from Great American Life Insurance Company® featuring:*

- ★ Guaranteed growth of your income base
- ★ Power to retain control over your assets while receiving income
- ★ Income you cannot outlive

## Make your retirement savings last

Will you have enough income to last through retirement? The average life expectancy at birth for men is approximately 75 years old. For women, it's about 80 years old. As you get older, your life expectancy increases.

Pairing the IncomeSecure rider with a fixed-indexed annuity by Great American Life can help provide income during your retirement. This rider also offers protection for the money you've accumulated, so you can spend less time worrying and more time enjoying your retirement.

Current age	Life expectancy for men	Life expectancy for women
40	77.9	81.9
50	79.0	82.7
60	80.9	84.0
70	83.7	86.0
80	87.9	89.4

Source: U.S. National Center for Health Statistics, National Vital Statistics Reports (NVSR), Deaths: Preliminary Data for 2008, Vol. 59, No. 2, December 2010.

## Adding the IncomeSecure rider

When you add the IncomeSecure rider to your fixed-indexed annuity, there are two amounts to keep in mind to understand how the rider works—the account value and the income base.

**Account value**—We use this value to calculate the amount that is payable upon surrender, annuitization or death. The account value equals the value of your fixed-indexed annuity, which includes purchase payments plus interest at rates determined by your strategy selections.

**Income base**—This is the amount on which income payments under the rider will be based. We calculate the income base by taking the account value and increasing it by income credits and additional purchase payments.

## Guaranteed growth for your future

One of the benefits of the IncomeSecure rider is that your income base is guaranteed to grow, protecting your income for retirement. Your income base can increase two ways: through income credits and resets.

**Income credits**—During the 10-year income rollup period, your income base accumulates income credits. Here's how it works: At the end of each year during the rollup period, your income base will increase by 7% of all of the purchase payments that we receive from you in the first contract year, including any applicable purchase payment bonuses.

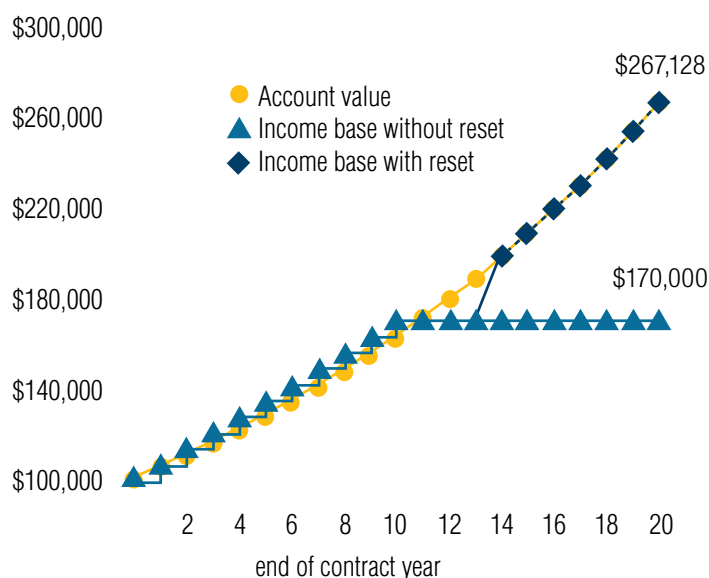
*Please note: The rollup amount for a purchase payment received after the start of the first contract year will be prorated. Rollup amounts are subject to the limitations set out in the rider.*

**Resets**—Before you begin taking income payments, you also have the opportunity to reset your income base to the account value, if it is greater. You may do this on any contract anniversary. If you choose to reset the income base, a new 10-year income rollup period will begin and the rider charge may increase.

! If you take a withdrawal that **exceeds** your fixed-indexed annuity contract's free withdrawal allowance, your income base will stop accumulating income credits. Additionally, income credits cannot increase the income base to more than the income rollup cap of 250%.

**All guarantees based on the claims-paying ability of Great American Life Insurance Company.**

## How income credits and resets increase your income base: example



Until year 10, the graph shows how the income base increases due to income credits. No resets are available during this period because the account value is less than the income base. In years 11-13, the graph shows no increase in the income base because the rollover period has ended and the account value is less than the income base. In years 14-20, the graph shows how the income base increases due to resets. Each year during this period, the account value is greater than the income base, so the income base is reset. As a result, the income base and the account value are the same. Each reset restarts the rollover period but income credits are disregarded because a reset occurs each year.

Example assumes no withdrawals are taken and 7% simple interest income credit. Account values do not reflect actual market performance.

## Receive income for life

With the IncomeSecure rider, there are two ways you can receive income—single lifetime income and joint lifetime income. You may begin taking income payments immediately, as long as you meet the age requirements.

**Single lifetime income**—You can receive income payments that are guaranteed for your lifetime. You must be at least age 55 on the income start date.

**Joint lifetime income**—You can receive income payments that are guaranteed for the joint lifetimes of you and your spouse, or legally recognized domestic partner. You both must be at least age 55 on the income start date, and the youngest age will be used to determine the income percentage.

## Taking your income payments

To determine the amount of your maximum annual income payments, we multiply your income base by your income percentage. The income percentage is based on two factors:

**Your age** (or the ages of you and your spouse) at the time of your first income payment under the rider, and

**The income option** that you select (single lifetime income or joint lifetime income).

Another advantage of the IncomeSecure is that your income percentage **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.

### 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%

\* If joint lifetime, use the age of the youngest spouse (or domestic partner).

**! Keep in mind, once income payments begin, the income percentage is locked in and will not change.**

See details about your income payments on the back page.

## IncomeSecure details

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.
Flexibility of income payments	<ul style="list-style-type: none"> <li>★ You may take income payments at any time upon written request (if age 55 or older).</li> <li>★ You may forego an income payment in any year, but that income payment may not be carried over to the next year.</li> <li>★ The income payment will never be less than any applicable required minimum distribution.</li> </ul>
Impact of withdrawals	<p>Your income base will accumulate income credits as long as your withdrawal does not exceed the free withdrawal allowance or required minimum distribution. Your income base will be reduced for withdrawals taken before income payments begin. After income payments have begun, your income base will also be reduced for any withdrawals that are greater than the income amount.</p> <p>This rider uses a proportionality concept. If you take a withdrawal (other than to pay rider charges or to use as your income payout amount), the income base will be reduced by the same percentage that you withdraw from your annuity's account value. Withdrawals greater than the free withdrawal amount may be subject to early withdrawal charges.</p> <p>If you take a withdrawal that does not exceed the 10% free withdrawal allowance, your income credit will be reduced dollar for dollar for that year. Income credits will continue to accumulate thereafter until the end of the income rollup period.</p>
What happens at death	<p>If you die <i>before</i> you take income payments:</p> <ul style="list-style-type: none"> <li>★ If there is no successor owner, the rider terminates and only the contract death benefit is payable.</li> <li>★ If there is a successor owner, the rider continues and the successor owner becomes the "Insured" for purposes of income payments.</li> </ul> <p>If you die <i>after</i> you take income payments:</p> <ul style="list-style-type: none"> <li>★ If there is no successor owner, the rider terminates and only the contract death benefit is payable.</li> <li>★ If there is a successor owner and the single lifetime income option is in effect, the rider terminates.</li> <li>★ If there is a successor owner and the joint lifetime income option is in effect, income payments under the rider continue.</li> </ul>
Rider charge	<p>An annual rider charge of 0.95% will be taken at the end of each contract year. The charge is based on your income base and is deducted from your account value. It will be waived once your account value reaches zero due to income payments and rider charges. If you surrender the contract or terminate the rider, the rider charge will be prorated.</p> <p>The rider charge may also increase upon a reset, a withdrawal that is more than your annuity's free withdrawal allowance or a required minimum distribution, or a permitted transfer of your contract before income payments begin. Please contact your financial professional for additional information about the rider charge.</p> <p><b>The rider charge will be refunded at death if you have not started to receive income payments.</b></p>
Rider cancellation	You may decline or cancel the rider at any time by written request. See your rider for more details.
Terms used in your rider contract	<ul style="list-style-type: none"> <li>★ Income base is referred to as <i>benefit base amount</i> in the rider.</li> <li>★ Income credits are referred to as <i>rollup amounts</i> in the rider.</li> <li>★ Income rollup period is referred to as <i>rollup period</i> in the rider.</li> </ul>

*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.*

**Please note, 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 based on the claims-paying ability of Great American Life.

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