

# Calculate Your Income Payments With The IncomeSustainer® Rider



For fixed-indexed annuities from Annuity Investors  
Life Insurance Company®

Uncomplicate Retirement®

This table illustrates the single life annual rider income payment based on \$100 monthly purchase payments.

The IncomeSustainer Rider and/or the annuity contract to which it is attached may not be available in your state. Your financial professional can provide details on state availability.

- These figures are for illustration only and assume:
  - A \$100 initial purchase payment is made when the annuity contract is purchased. The contract is issued with the rider.
  - Ongoing \$100 purchase payments are made on the same day of the month each month after the contract effective date until income payments under the rider begin.
  - No withdrawals are made before income payments under the rider begin.
  - A 10% rollup rate is applied to the rider's income base for the first 7 contract years.
  - No purchase payment bonus is assumed in the underlying annuity contract.
- A formula is used to determine the income amount. The formula uses the income base (which is not a contract value) multiplied by an income percentage, which is based on the insured's age when income payments begin. The result is the income payment.
- On the contract effective date, the income base equals the contract's account value. Thereafter, the income base is determined by applying a rollup rate of 10% to the initial and ongoing purchase payments in the first 7 contract years. The income base increases when purchase payments are made and is reduced proportionately for any withdrawals from the contract before income payments under the rider begin. Any rollup credit stops if a withdrawal is taken. This illustration assumes no withdrawals are taken.
- If the contract's account value is greater than the rider's income base, the rider's income base may be reset to the account value and a new 7-year rollup period begins. A reset may increase the rider charge. This illustration conservatively assumes no resets occur.
- The minimum age to start income payments under the rider is 55. Once rider income payments start, any withdrawal in excess of the rider's income payment will reduce future rider income payments.
- The rider income payments do not reflect the impact of premium taxes. Premium taxes are currently charged in CA, FL, ME, NV, SD, WV and WY.
- The rider is part of the contract. The rider does not provide values. All values are set forth in the contract.
- Currently, the annual rider charge is 0.85% of the income base. The rider charge will be assessed annually at the end of each contract year and will be assessed while the rider is in force and the contract's account value is more than zero.
- These calculations are not guaranteed for any specific purpose. Please refer to your contract and rider for further details.

Age on contract effective date	Age when rider income payments begin							
	55	60	65	70	75	80	85	90
40	\$864.05	\$1,242.06	\$1,680.06	\$2,178.07	\$2,736.08	\$3,354.08	\$4,032.09	\$4,770.10
41	816.05	1,188.06	1,620.06	2,112.07	2,664.08	3,276.08	3,948.09	4,680.10
42	768.05	1,134.06	1,560.06	2,046.07	2,592.08	3,198.08	3,864.09	4,590.10
43	720.05	1,080.06	1,500.06	1,980.07	2,520.08	3,120.08	3,780.09	4,500.10
44	672.05	1,026.06	1,440.06	1,914.07	2,448.08	3,042.08	3,696.09	4,410.10
45	624.05	972.06	1,380.06	1,848.07	2,376.08	2,964.08	3,612.09	4,320.10
46	576.05	918.06	1,320.06	1,782.07	2,304.08	2,886.08	3,528.09	4,230.10
47	528.05	864.06	1,260.06	1,716.07	2,232.08	2,808.08	3,444.09	4,140.10
48	480.05	810.06	1,200.06	1,650.07	2,160.08	2,730.08	3,360.09	4,050.10
49	390.41	756.06	1,140.06	1,584.07	2,088.08	2,652.08	3,276.09	3,960.10
50	308.92	702.06	1,080.06	1,518.07	2,016.08	2,574.08	3,192.09	3,870.10
51	234.83	648.06	1,020.06	1,452.07	1,944.08	2,496.08	3,108.09	3,780.10
52	167.49	594.06	960.06	1,386.07	1,872.08	2,418.08	3,024.09	3,690.10
53	106.26	540.06	900.06	1,320.07	1,800.08	2,340.08	2,940.09	3,600.10
54	50.60	439.21	840.06	1,254.07	1,728.08	2,262.08	2,856.09	3,510.10
55	-	347.53	780.06	1,188.07	1,656.08	2,184.08	2,772.09	3,420.10
56	-	264.19	720.06	1,122.07	1,584.08	2,106.08	2,688.09	3,330.10
57	-	188.42	660.06	1,056.07	1,512.08	2,028.08	2,604.09	3,240.10
58	-	119.54	600.06	990.07	1,440.08	1,950.08	2,520.09	3,150.10
59	-	56.93	488.01	924.07	1,368.08	1,872.08	2,436.09	3,060.10
60	-	-	386.15	858.07	1,296.08	1,794.08	2,352.09	2,970.10
61	-	-	293.54	792.07	1,224.08	1,716.08	2,268.09	2,880.10
62	-	-	209.36	726.07	1,152.08	1,638.08	2,184.09	2,790.10
63	-	-	132.83	660.07	1,080.08	1,560.08	2,100.09	2,700.10
64	-	-	63.25	536.81	1,008.08	1,482.08	2,016.09	2,610.10
65	-	-	-	424.76	936.08	1,404.08	1,932.09	2,520.10
66	-	-	-	322.90	864.08	1,326.08	1,848.09	2,430.10
67	-	-	-	230.29	792.08	1,248.08	1,764.09	2,340.10
68	-	-	-	146.11	720.08	1,170.08	1,680.09	2,250.10
69	-	-	-	69.58	585.61	1,092.08	1,596.09	2,160.10
70	-	-	-	-	463.38	1,014.08	1,512.09	2,070.10
71	-	-	-	-	352.25	936.08	1,428.09	1,980.10
72	-	-	-	-	251.23	858.08	1,344.09	1,890.10
73	-	-	-	-	159.39	780.08	1,260.09	1,800.10
74	-	-	-	-	75.90	634.42	1,176.09	1,710.10
75	-	-	-	-	-	501.99	1,092.09	1,620.10
76	-	-	-	-	-	381.61	1,008.09	1,530.10
77	-	-	-	-	-	272.16	924.09	1,440.10
78	-	-	-	-	-	172.67	840.09	1,350.10
79	-	-	-	-	-	82.23	683.22	1,260.10
80	-	-	-	-	-	-	540.61	1,170.10
81	-	-	-	-	-	-	410.96	1,080.10
82	-	-	-	-	-	-	293.10	990.10
83	-	-	-	-	-	-	185.96	900.10
84	-	-	-	-	-	-	88.55	732.02
85	-	-	-	-	-	-	-	579.22

**Examples:**  
Sue is 50 years old on her contract effective date. If Sue starts income payments under the rider when she is 70, her income payment is \$1,518.07.  
  
Bill is 60 years old on his contract effective date. If Bill starts income payments under the rider when he is 85, his annual income payment is \$2,352.09.