

Build Your Income With The  
IncomeSustainer



  
**GREATAMERICAN**  
INSURANCE GROUP | Annuities

*Issued by Annuity Investors Life Insurance Company®*

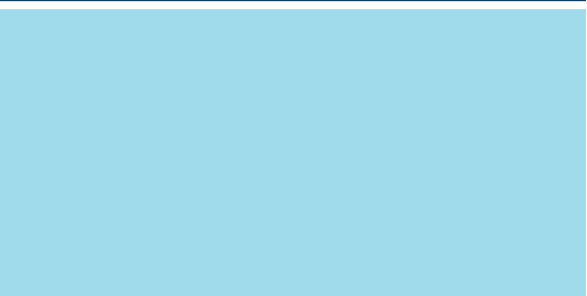


Photo submitted by **Edward** from **Ohio**, Great American Customer since 2018.

# IncomeSustainer

*An optional rider from Annuity Investors Life Insurance Company*

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When you purchase a fixed-indexed annuity from Annuity Investors Life Insurance Company<sup>®</sup>, you can add the IncomeSustainer<sup>®</sup> rider for an additional charge. It provides guaranteed growth for your retirement income. This also protects the money you've already accumulated, so you can spend less time worrying and more time enjoying your retirement.

## **How the IncomeSustainer works**

Adding the IncomeSustainer to your annuity contract creates a new value referred to as the **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 rollup credits and additional purchase payments.

Uncomplicate Retirement.

Great American. It pays to keep things simple.<sup>®</sup>

# Grow Your Retirement Income

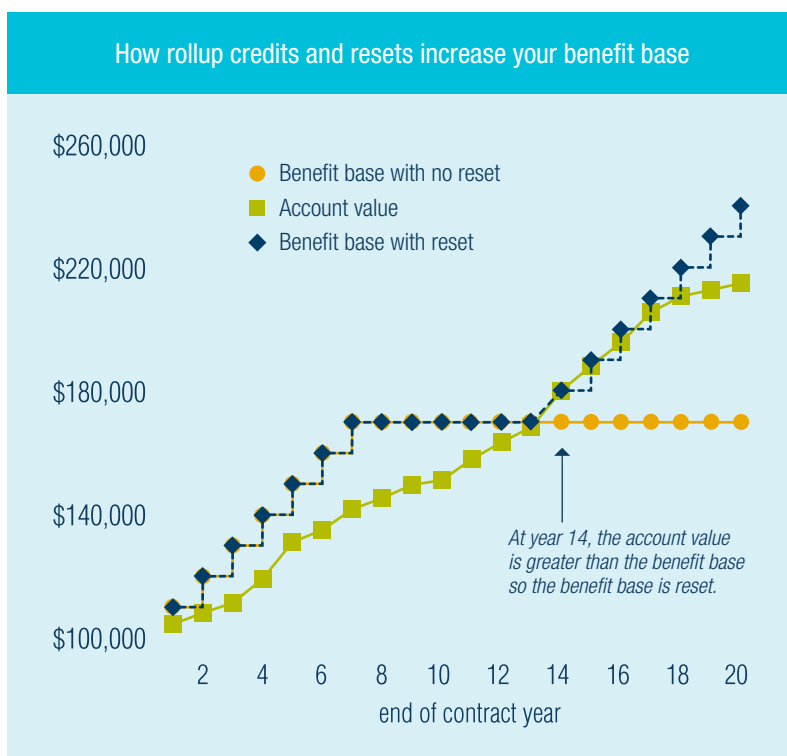
The IncomeSustainer® provides guaranteed growth of your benefit base. There are two ways for your benefit base to grow – rollup credits and resets.

## Rollup credits

At the end of each year during the rollup period, your benefit base will increase by 10% of all of the purchase payments that we receive from you in the first contract year. The amount added to your benefit base is referred to as a rollup credit. The maximum rollup period is seven years. Rollup credits are subject to limitations set out in the rider.

## 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.



**In years 1-7,** the graph shows how the benefit base increases due to rollup credits. No resets are available during this period because the account value is less than the benefit base.

**In years 8-13,** the graph shows no increase in the benefit base because the rollup period has ended and the account value is less than the benefit base.

**In year 14,** the graph shows how the benefit base increases due to a reset. A new rollup period begins.

**In years 15-20,** the graph shows how the benefit base increases due to rollup credits.

Example assumes a \$100,000 single purchase payment with no withdrawals taken and a 10% simple interest rollup credit. Account values do not reflect actual market performance.

# Receive Lifetime Income

When you're ready to start receiving income, you can select from two different income options. Both options provide a guaranteed stream of income for life. Income payments may begin one year after the rider issue date, as long as you meet the age requirements.

## Single lifetime income

This option guarantees income payments for your lifetime. You must be at least age 55 when income payments begin.

## Joint lifetime income

Income payments 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 younger age will be used to determine the income percentage.

| 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 younger spouse (or domestic partner).*

## Calculating your income payment

To determine the maximum amount of your annual 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. The income percentage is locked in once payments begin.

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.

# Learn From Steve

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

## About Steve:

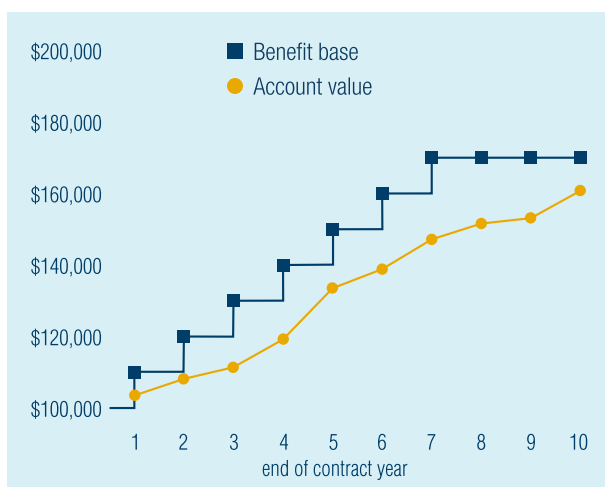
- He is 60 years old and plans to retire in seven years.
- He wants to supplement his Social Security income to maintain his current lifestyle.
- His biggest fear is outliving his money.

## 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 and adds the IncomeSustainer rider. Here's how Steve receives income for life with this rider.

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

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



*Example assumes a \$100,000 single purchase payment with no withdrawals taken and a 10% simple interest rollup credit. Account values do not reflect actual market performance.*

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

At age 67 (at the end of contract year seven), 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 benefit 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.**

# Additional Things To Know

| <p>Issue ages</p>                      | <p>You may purchase the rider with your Annuity Investors Life<sup>®</sup> fixed-indexed annuity contract if you are between the ages of 40-70 (qualified) or 40-85 (non-qualified).</p>  |   |  |                              |                             |  |  |   |                       |   |   |
|--|---|---|--|------------------------------|-----------------------------|--|--|---|-----------------------|---|---|
| <p>Flexibility of income payments</p>  | <p>You may take income payments one year after the rider issue date (if age 55 or older). You may forgo an income payment in any year, but that income payment may not be carried over to the next year. The total income amount that can be taken in a year will never be less than any applicable required minimum distribution.</p>  |   |  |                              |                             |  |  |   |                       |   |   |
| <p>Impact of withdrawals</p>           | <p>Your benefit base will accumulate rollup credits as long as your withdrawal(s) does not exceed the free withdrawal allowance or required minimum distribution. Your benefit base will be reduced for withdrawals taken before income payments begin. After income payments have begun, your benefit 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 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.</p> <p>If you take a withdrawal that does not exceed the free withdrawal allowance, your rollup credit will be reduced dollar for dollar for that year. Rollup credits will continue to accumulate thereafter until the end of the rollup period.</p> |   |  |                              |                             |  |  |   |                       |   |   |
| <p>Rider charge and cancellation</p>   | <p>An annual rider charge of 0.85% will be taken at the end of each contract year. The charge is based on your benefit 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, a prorated rider charge will apply at that time.</p> <p>The rider charge may 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.</p> <p>You may cancel the rider at any time.</p> <p><b>Rider charges are refunded at death if you have not started to receive income payments.</b></p>   |   |  |                              |                             |  |  |   |                       |   |   |
| <p>What happens at death</p>           | <table border="1"> <thead> <tr> <th></th> <th>Before income payments begin</th> <th>After income payments begin</th> </tr> </thead> <tbody> <tr> <td>If your contract has a successor owner</td> <td>The rider continues and the successor owner becomes the "Insured" for purposes of income payments.</td> <td>If single lifetime income option is in effect, the rider terminates.<br/><br/>If the joint lifetime income option is in effect, rider income payments continue.</td> </tr> <tr> <td>If no successor owner</td> <td>The rider terminates and the contract's death benefit is payable. Rider charges are refunded.</td> <td>The rider terminates and the contract's death benefit is payable.</td> </tr> </tbody> </table>   |   |  | Before income payments begin | After income payments begin | If your contract has a successor owner | The rider continues and the successor owner becomes the "Insured" for purposes of income payments. | If single lifetime income option is in effect, the rider terminates.<br><br>If the joint lifetime income option is in effect, rider income payments continue. | If no successor owner | The rider terminates and the contract's death benefit is payable. Rider charges are refunded. | The rider terminates and the contract's death benefit is payable. |
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