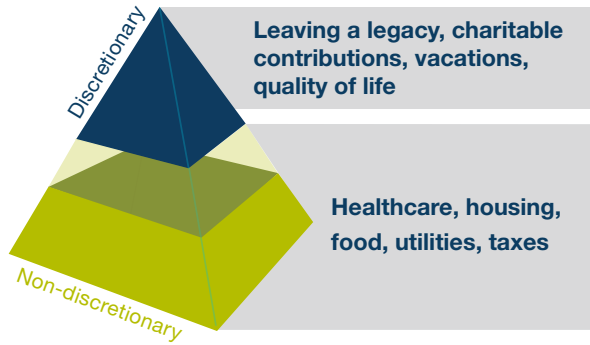


Planning For Essential Expenses In Retirement

It's impossible to know exactly how much income your clients will need in retirement. However, certain expenses are inevitable, like housing, food and healthcare. These are referred to as non-discretionary expenses, which make up about 60% of all retirement spending.¹



Your clients may think that certain sources of income, like Social Security, will cover these non-discretionary expenses. But Social Security benefits will replace approximately 40% of retirees' income, leaving them with a possible income gap.²

The IncomeSecureSM rider from Great American Life Insurance Company[®] offers guaranteed growth of a benefit base and income for life, which can help ensure non-discretionary expenses are covered in retirement.

Hypothetical example

Carl is 64 years old and allocates \$200,000 to a fixed-indexed annuity with the IncomeSecure rider. Take a look at his potential annual income through the IncomeSecure rider and projected Social Security payments.

End of Year	Age	Benefit Base	Income %	IncomeSecure Annual Benefit	Average Annual Social Security Benefit ³	Total Annual Retirement Income
1	65	\$218,000	5.0%	\$10,900	\$13,827	\$24,727
2	66	\$236,000	5.1%	\$12,036	\$16,060	\$28,096
3	67	\$254,000	5.2%	\$13,208	\$16,624	\$29,832
4	68	\$272,000	5.3%	\$14,416	\$16,678	\$31,094
5	69	\$290,000	5.4%	\$15,660	\$17,036	\$32,696
6	70	\$308,000	5.5%	\$16,940	\$17,197	\$34,137
7	71	\$326,000	5.6%	\$18,256	\$17,149	\$35,405
8	72	\$344,000	5.7%	\$19,608	\$17,114	\$36,722
9	73	\$362,000	5.8%	\$20,996	\$17,136	\$38,132
10	74	\$380,000	5.9%	\$22,420	\$17,155	\$39,575

If Carl began taking rider payments at age 71, he could receive:

\$18,256 rider payment
+ (benefit base x income %)

\$17,149 social security

\$35,405 total annual lifetime income

Example above assumes single lifetime withdrawal option, no withdrawals are taken other than rider payments, no resets have been elected, 9% rollup rate increasing the benefit base annually for 10 year maximum rollup period.

Talk to your clients about how the IncomeSecure rider can help cover essential expenses, allowing them to maintain their lifestyle and enjoy their retirement.

¹ Experience Versus Expectations in Retirement Spending (LIMRA Secure Retirement Institute, 2017)

² Social Security Retirement Benefits (SSA publication; 2015) <https://www.ssa.gov/pubs/EN-05-10035.pdf>

³ Average annual Social Security benefit information collected from Table 5.A1.1 in the Annual Statistical Supplement (SSA publication; 2016) <https://www.ssa.gov/policy/docs/statcomps/supplement/2016/supplement16.pdf>

The IncomeSecure (R6036711NW) rider is issued by Great American Life Insurance Company[®], member of Great American Insurance Group[®], Cincinnati, Ohio. It is an optional rider available for an annual charge. Rider form number features and availability may vary by state.

All guarantees based on the claims-paying ability of Great American Life[®].

Not FDIC or NCUSIF Insured	No Bank or Credit Union Guarantee	Not Insured by any Federal Government Agency	Not a Deposit	May Lose Value
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