Bridge The Income Gap With The IncomeDuo Select Rider



Meet Joan and Mike

Joan and Mike want to retire at age 65, but they are worried their social security benefits alone won't provide enough income to maintain their current lifestyle. When Joan and Mike are both age 55, they decide to purchase a fixed-indexed annuity from Great American Life® with a \$200,000 purchase payment and add the IncomeDuo SelectSM rider for guaranteed growth of a benefit base and lifetime income.

Over the next 10 years, their rider benefit base grows by 9% annually. When Joan and Mike are ready to begin receiving rider income payments, the benefit base will be multiplied by the rider income percentage, which is based on their age. The total is the amount they will receive each year for the rest of their lives.

How the benefit base grows

End of Year	Joan and Mike's Age	Rider Benefit Base	Rider Income Percentage (based on age)	Annual Rider Benefit Amount
1	56	\$218,000	3.6%	\$7,848
2	57	\$236,000	3.7%	\$8,732
3	58	\$254,000	3.8%	\$9,652
4	59	\$272,000	3.9%	\$10,608
5	60	\$290,000	4.0%	\$11,600
6	61	\$308,000	4.1%	\$12,628
7	62	\$326,000	4.2%	\$13,692
8	63	\$344,000	4.3%	\$14,792
9	64	\$362,000	4.4%	\$15,928
10	65	\$380,000	4.5%	\$17,100

- ➤ Joan and Mike purchase their annuity with \$200,000
- Their rider benefit base grows by 9% each year they choose not to begin taking income payments
- At the end of contract year 10, their rider benefit base will have grown to \$380,000
- ➤ They decide to begin taking income at age 65, so their income percentage is set at 4.5%

Joan and Mike will receive an annual rider benefit of \$17,100, or \$1,425 per month. The payments will continue for the rest of their lives.

Please see the back of this flier for additional information.



Uncomplicate Retirement®

An annual rider charge equal to 1.05% of the rider benefit base will be deducted from the account value of the annuity at the end of each contract year. The annual rider charge may increase if certain events occur. Consider the benefits and restrictions of the annuity contract, which can provide guaranteed income for life through annuitization, and the benefits, restrictions and costs of the IncomeDuo Select rider before adding the rider to a fixed-indexed annuity. Increases in the benefit base are subject to the limitations set out in the rider. You and your spouse must both be at least age 55 on the income start date. Withdrawals may have a significant negative impact on the benefits of the rider. For example, withdrawals may reduce the benefit base and/or stop increases in the benefit base. This flier presents one example of how the IncomeDuo Select rider works. The IncomeDuo Select Buyer's Guide contains additional information about the rider. Please read your rider for definitions and complete terms and conditions. The IncomeDuo Select (R6059018NW) rider is issued by Great American Life Insurance Company®, member of Great American Insurance Group®, Cincinnati, Ohio. Rider form number may vary by state. Rider and features may vary by state, and may not be available in all states. All guarantees based on the claims-paying ability of Great American Life®.

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

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