

# Calculate Your Income Payments With The IncomeSecure® Rider

For fixed-indexed annuities from Great American  
Life Insurance Company®



Uncomplicate Retirement®

Income payment at end of contract year

	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	Yr. 8	Yr. 9	Yr. 10+
55	\$4,387	\$4,788	\$5,203	\$5,632	\$6,075	\$6,532	\$7,003	\$7,488	\$7,987	\$8,500
56	\$4,494	\$4,902	\$5,324	\$5,760	\$6,210	\$6,674	\$7,152	\$7,644	\$8,150	\$8,670
57	\$4,601	\$5,016	\$5,445	\$5,888	\$6,345	\$6,816	\$7,301	\$7,800	\$8,313	\$8,840
58	\$4,708	\$5,130	\$5,566	\$6,016	\$6,480	\$6,958	\$7,450	\$7,956	\$8,476	\$9,010
59	\$4,815	\$5,244	\$5,687	\$6,144	\$6,615	\$7,100	\$7,599	\$8,112	\$8,639	\$9,180
60	\$4,922	\$5,358	\$5,808	\$6,272	\$6,750	\$7,242	\$7,748	\$8,268	\$8,802	\$9,350
61	\$5,029	\$5,472	\$5,929	\$6,400	\$6,885	\$7,384	\$7,897	\$8,424	\$8,965	\$9,520
62	\$5,136	\$5,586	\$6,050	\$6,528	\$7,020	\$7,526	\$8,046	\$8,580	\$9,128	\$9,690
63	\$5,243	\$5,700	\$6,171	\$6,656	\$7,155	\$7,668	\$8,195	\$8,736	\$9,291	\$9,860
64	\$5,350	\$5,814	\$6,292	\$6,784	\$7,290	\$7,810	\$8,344	\$8,892	\$9,454	\$10,030
65	\$5,457	\$5,928	\$6,413	\$6,912	\$7,425	\$7,952	\$8,493	\$9,048	\$9,617	\$10,200
66	\$5,564	\$6,042	\$6,534	\$7,040	\$7,560	\$8,094	\$8,642	\$9,204	\$9,780	\$10,370
67	\$5,671	\$6,156	\$6,655	\$7,168	\$7,695	\$8,236	\$8,791	\$9,360	\$9,943	\$10,540
68	\$5,778	\$6,270	\$6,776	\$7,296	\$7,830	\$8,378	\$8,940	\$9,516	\$10,106	\$10,710
69	\$5,885	\$6,384	\$6,897	\$7,424	\$7,965	\$8,520	\$9,089	\$9,672	\$10,269	\$10,880
70	\$5,992	\$6,498	\$7,018	\$7,552	\$8,100	\$8,662	\$9,238	\$9,828	\$10,432	\$11,050
71	\$6,099	\$6,612	\$7,139	\$7,680	\$8,235	\$8,804	\$9,387	\$9,984	\$10,595	\$11,220
72	\$6,206	\$6,726	\$7,260	\$7,808	\$8,370	\$8,946	\$9,536	\$10,140	\$10,758	\$11,390
73	\$6,313	\$6,840	\$7,381	\$7,936	\$8,505	\$9,088	\$9,685	\$10,296	\$10,921	\$11,560
74	\$6,420	\$6,954	\$7,502	\$8,064	\$8,640	\$9,230	\$9,834	\$10,452	\$11,084	\$11,730
75	\$6,527	\$7,068	\$7,623	\$8,192	\$8,775	\$9,372	\$9,983	\$10,608	\$11,247	\$11,900
76	\$6,634	\$7,182	\$7,744	\$8,320	\$8,910	\$9,514	\$10,132	\$10,764	\$11,410	\$12,070
77	\$6,741	\$7,296	\$7,865	\$8,448	\$9,045	\$9,656	\$10,281	\$10,920	\$11,573	\$12,240
78	\$6,848	\$7,410	\$7,986	\$8,576	\$9,180	\$9,798	\$10,430	\$11,076	\$11,736	\$12,410
79	\$6,955	\$7,524	\$8,107	\$8,704	\$9,315	\$9,940	\$10,579	\$11,232	\$11,899	\$12,580
80	\$7,062	\$7,638	\$8,228	\$8,832	\$9,450	\$10,082	\$10,728	\$11,388	\$12,062	\$12,750
81	\$7,169	\$7,752	\$8,349	\$8,960	\$9,585	\$10,224	\$10,877	\$11,544	\$12,225	\$12,750
82	\$7,276	\$7,866	\$8,470	\$9,088	\$9,720	\$10,366	\$11,026	\$11,700	\$12,225	\$12,750
83	\$7,383	\$7,980	\$8,591	\$9,216	\$9,855	\$10,508	\$11,175	\$11,700	\$12,225	\$12,750
84	\$7,490	\$8,094	\$8,712	\$9,344	\$9,990	\$10,650	\$11,175	\$11,700	\$12,225	\$12,750
85	\$7,597	\$8,208	\$8,833	\$9,472	\$10,125	\$10,650	\$11,175	\$11,700	\$12,225	\$12,750

This table illustrates the single life annual rider income payment based on a \$100,000 purchase payment.

These figures are for illustration only and assume:

- a. A \$100,000 initial purchase payment is made when the annuity contract is purchased. The contract is issued with the rider.
- b. No withdrawals are made before income payments under the rider begin.
- c. A 7% rollup rate is applied to the rider's income base for the first 10 contract years.
- d. 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.

**Example 1:**

Sue is 59 years old on her contract effective date. If Sue starts income payments under the rider in contract year nine, her income payment is **\$8,639**.

**Example 2:**

John is 70 years old on his contract effective date. If John starts income payments under the rider in contract year seven, his income payment is **\$9,238**.

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 7% to the initial purchase payments in the first 10 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 exceeding the free withdrawal allowance 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 10-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. The annual rider charge is 0.95% 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.

The IncomeSecure is issued by Great American Life Insurance Company® (Cincinnati, Ohio) under rider form number R6036711NW. Rider form number and features may vary by state. Product not available in all states.