



Prepared For

Steve

Mary

Prepared On

Prepared By

JR

## **Guaranteed Lifetime Benefit Riders**

American Equity Investment Life Insurance Company

**LIBR-2010 Option 3 - 6.50% Rollup**

Genworth Life and Annuity Insurance Co

**Income Protection Rider**

Great American Life Insurance Company

**IncomeSustainer Plus<sup>sm</sup> Rider**

General Information

Steve , age 62  
Mary , age 59  
Benefit starts in 10 years when Steve reaches age 72  
State: New Mexico  
Premium \$ 250,000 (non-qualified)  
For products that use market interest, no interest (0%) is used in the calculations

Guaranteed Lifetime Benefit Riders

American Equity Investment Life Insurance Company  
LIBR-2010 Option 3 - 6.50% Rollup

First year benefit:	\$23,230
Lifetime income value (Age 95):	\$557,510

Genworth Life and Annuity Insurance Co  
Income Protection Rider

First year benefit:	\$21,375
Lifetime income value (Age 95):	\$513,000

Great American Life Insurance Company  
IncomeSustainer Plus<sup>SM</sup> Rider

First year benefit:	\$19,800
Lifetime income value (Age 95):	\$475,200



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# Payout By Age

This report shows the value of waiting. Each year you wait the income you can receive will increase. The roll up rate will continue to grow and the payout rate will continue to increase for most riders.

American Equity Investment Life Insurance Company

**LIBR-2010 Option 3 - 6.50% Rollup**

Bonus Gold (Index 1-07)

With 10.00% Premium Bonus

Age	Accumulation		Joint	
	Rollup Rate	Income Base	Payout Rate	LifeTime Payment
62		275,000		
63	6.50	292,875	4.00	11,715
64	6.50	311,912	4.00	12,476
65	6.50	332,186	4.00	13,287
66	6.50	353,778	4.00	14,151
67	6.50	376,774	4.00	15,071
68	6.50	401,264	4.50	18,057
69	6.50	427,346	4.50	19,231
70	6.50	455,124	4.50	20,481
71	6.50	484,707	4.50	21,812
72	6.50	516,213	4.50	23,230
73	6.50	549,767	5.00	27,488
74	6.50	585,501	5.00	29,275
75	6.50	623,559	5.00	31,178
76	6.50	664,090	5.00	33,205
77	6.50	707,256	5.00	35,363
78	6.50	753,228	5.50	41,428
79	6.50	802,188	5.50	44,120
80	6.50	854,330	5.50	46,988
81	6.50	909,861	5.50	50,042
82	6.50	969,002	5.50	53,295
83		969,002	6.00	58,140
84		969,002	6.00	58,140
85		969,002	6.00	58,140
86		969,002	6.00	58,140
87		969,002	6.00	58,140
88		969,002	6.00	58,140
89		969,002	6.00	58,140
90		969,002	6.00	58,140
91		969,002	6.00	58,140
92		969,002	6.00	58,140

Genworth Life and Annuity Insurance Co

**Income Protection Rider**

SecureLiving Index 10 Plus

Age	Accumulation		Joint	
	Rollup Rate	Income Base	Payout Rate	LifeTime Payment
62		250,000		
63	8.00	270,000	4.25	11,475
64	8.00	290,000	4.25	12,325
65	8.00	310,000	4.25	13,175
66	8.00	330,000	4.25	14,025
67	8.00	350,000	4.25	14,875
68	8.00	370,000	4.50	16,650
69	8.00	390,000	4.50	17,550
70	8.00	410,000	4.50	18,450
71	8.00	430,000	4.50	19,350
72	8.00	450,000	4.75	21,375
73		450,000	5.00	22,500
74		450,000	5.00	22,500
75		450,000	5.00	22,500
76		450,000	5.00	22,500
77		450,000	5.00	22,500
78		450,000	5.50	24,750
79		450,000	5.50	24,750
80		450,000	5.50	24,750
81		450,000	5.50	24,750
82		450,000	5.50	24,750
83		450,000	6.00	27,000
84		450,000		
85		450,000		
86		450,000		
87		450,000		
88		450,000		
89		450,000		
90		450,000		
91		450,000		
92		450,000		

Great American Life Insurance Company

**IncomeSustainer Plus<sup>SM</sup> Rider**

Safe Outlook

Age	Accumulation		Joint	
	Rollup Rate	Income Base	Payout Rate	LifeTime Payment
62		250,000		
63	8.00	270,000	3.50	9,450
64	8.00	290,000	3.60	10,440
65	8.00	310,000	3.70	11,470
66	8.00	330,000	3.80	12,540
67	8.00	350,000	3.90	13,650
68	8.00	370,000	4.00	14,800
69	8.00	390,000	4.10	15,990
70	8.00	410,000	4.20	17,220
71	8.00	430,000	4.30	18,490
72	8.00	450,000	4.40	19,800
73	8.00	470,000	4.50	21,150
74	8.00	490,000	4.60	22,540
75		490,000	4.70	23,030
76		490,000	4.80	23,520
77		490,000	4.90	24,010
78		490,000	5.00	24,500
79		490,000	5.10	24,990
80		490,000	5.20	25,480
81		490,000	5.30	25,970
82		490,000	5.40	26,460
83		490,000	5.50	26,950
84		490,000	5.60	27,440
85		490,000	5.70	27,930
86		490,000	5.80	28,420
87		490,000	5.90	28,910
88		490,000	6.00	29,400
89		490,000	6.10	29,890
90		490,000	6.20	30,380
91		490,000	6.30	30,870
92		490,000	6.40	31,360



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# Ledger Comparison

The Ledger Comparison shows the values for each rider selected and the cumulative payout value at 5 year intervals.

## American Equity Investment Life Insurance Company

### LIBR-2010 Option 3 - 6.50% Rollup Bonus Gold (Index 1-07) With 10.00% Premium Bonus

Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment
62		275,000		
63	6.50	292,875		
64	6.50	311,912		
65	6.50	332,186		
66	6.50	353,778		
67	6.50	376,774		
68	6.50	401,264		
69	6.50	427,346		
70	6.50	455,124		
71	6.50	484,707		
72	6.50	516,213	4.50	23,230
73		492,983		23,230
74		469,754		23,230
75		446,524		23,230
76		423,295		23,230
5 Year Income Total				116,148
77		400,065		23,230
78		376,835		23,230
79		353,606		23,230
80		330,376		23,230
81		307,147		23,230
10 Year Income Total				232,296
82		283,917		23,230
83		260,687		23,230
84		237,458		23,230
85		214,228		23,230
86		190,999		23,230
15 Year Income Total				348,444
87		167,769		23,230
88		144,540		23,230
89		121,310		23,230
90		98,080		23,230
91		74,851		23,230
20 Year Income Total				464,592
92		51,621		23,230
93		28,392		23,230
94		5,162		23,230
95		0		23,230
24 Year Income Total				557,510

## Genworth Life and Annuity Insurance Co

### Income Protection Rider SecureLiving Index 10 Plus With 4.00% Premium Bonus

Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment
62		250,000		
63	8.00	270,000		
64	8.00	290,000		
65	8.00	310,000		
66	8.00	330,000		
67	8.00	350,000		
68	8.00	370,000		
69	8.00	390,000		
70	8.00	410,000		
71	8.00	430,000		
72	8.00	450,000	4.75	21,375
73		450,000		21,375
74		450,000		21,375
75		450,000		21,375
76		450,000		21,375
5 Year Income Total				106,875
77		450,000		21,375
78		450,000		21,375
79		450,000		21,375
80		450,000		21,375
81		450,000		21,375
10 Year Income Total				213,750
82		450,000		21,375
83		450,000		21,375
84		450,000		21,375
85		450,000		21,375
86		450,000		21,375
15 Year Income Total				320,625
87		450,000		21,375
88		450,000		21,375
89		450,000		21,375
90		450,000		21,375
91		450,000		21,375
20 Year Income Total				427,500
92		450,000		21,375
93		450,000		21,375
94		450,000		21,375
95		450,000		21,375
24 Year Income Total				513,000

## Great American Life Insurance Company

### IncomeSustainer Plus<sup>SM</sup> Rider Safe Outlook

Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment
62		250,000		
63	8.00	270,000		
64	8.00	290,000		
65	8.00	310,000		
66	8.00	330,000		
67	8.00	350,000		
68	8.00	370,000		
69	8.00	390,000		
70	8.00	410,000		
71	8.00	430,000		
72	8.00	450,000	4.40	19,800
73		450,000		19,800
74		450,000		19,800
75		450,000		19,800
76		450,000		19,800
5 Year Income Total				99,000
77		450,000		19,800
78		450,000		19,800
79		450,000		19,800
80		450,000		19,800
81		450,000		19,800
10 Year Income Total				198,000
82		450,000		19,800
83		450,000		19,800
84		450,000		19,800
85		450,000		19,800
86		450,000		19,800
15 Year Income Total				297,000
87		450,000		19,800
88		450,000		19,800
89		450,000		19,800
90		450,000		19,800
91		450,000		19,800
20 Year Income Total				396,000
92		450,000		19,800
93		450,000		19,800
94		450,000		19,800
95		450,000		19,800
24 Year Income Total				475,200



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# Annual Ledger

The Annual Ledger shows the detail annual calculation revealing how the rider works reflecting all roll up rates, payout rates and fees.

## LIBR-2010 Option 3 - 6.50% Rollup

American Equity Investment Life Insurance Company  
Bonus Gold (Index 1-07)

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit					End Year Accumulation w/out Rider
						Roll-up Rate	Income Base	Benefit Rate	Income Amount	Total Income	
0	62				275,000		275,000				275,000
1	63	273,243		1,757	273,243	6.50	292,875				275,000
2	64	271,371		1,871	271,371	6.50	311,912				275,000
3	65	269,378		1,993	269,378	6.50	332,186				275,000
4	66	267,255		2,123	267,255	6.50	353,778				275,000
5	67	264,995		2,261	264,995	6.50	376,774				275,000
6	68	262,587		2,408	262,587	6.50	401,264				275,000
7	69	260,023		2,564	260,023	6.50	427,346				275,000
8	70	257,292		2,731	257,292	6.50	455,124				275,000
9	71	254,384		2,908	254,384	6.50	484,707				275,000
10	72	251,287		3,097	228,057	6.50	516,213	4.50	23,230	23,230	275,000
11	73	225,099		2,958	201,870		492,983		23,230	46,459	275,000
12	74	199,051		2,819	175,822		469,754		23,230	69,689	275,000
13	75	173,143		2,679	149,913		446,524		23,230	92,918	275,000
14	76	147,373		2,540	124,144		423,295		23,230	116,148	275,000
15	77	121,743		2,400	98,514		400,065		23,230	139,377	275,000
16	78	96,253		2,261	73,023		376,835		23,230	162,607	275,000
17	79	70,902		2,122	47,672		353,606		23,230	185,837	275,000
18	80	45,690		1,982	22,460		330,376		23,230	209,066	275,000
19	81	20,617		1,843	0		307,147		23,230	232,296	275,000
20	82	0			0		283,917		23,230	255,525	275,000
21	83	0			0		260,687		23,230	278,755	275,000
22	84	0			0		237,458		23,230	301,985	275,000
23	85	0			0		214,228		23,230	325,214	275,000
24	86	0			0		190,999		23,230	348,444	275,000
25	87	0			0		167,769		23,230	371,673	275,000
26	88	0			0		144,540		23,230	394,903	275,000
27	89	0			0		121,310		23,230	418,132	275,000
28	90	0			0		98,080		23,230	441,362	275,000
29	91	0			0		74,851		23,230	464,592	275,000
30	92	0			0		51,621		23,230	487,821	275,000
31	93	0			0		28,392		23,230	511,051	275,000
32	94	0			0		5,162		23,230	534,280	275,000
33	95	0			0				23,230	557,510	275,000



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The LIBR-2010 Option 3 - 6.50% Rollup allows you to take a lifetime income from your annuity without losing control of your retirement assets. This is possible because the lifetime income is in the form of regular withdrawals from your Contract rather than annuitized payments. The amount of your Lifetime Income Benefit (LIB) is determined by multiplying your IAV (described below) by a guaranteed income percentage. The guaranteed income percentage is based upon your age at the time you elect payments and is described in more detail below. Your guaranteed LIB payments may also be stopped and reset at your discretion.

### RESET OF IAV PERIOD

You may reset your IAV Period once on any Contract Anniversary between the 5th and 10th Contract Anniversaries by submitting your request in writing prior to the 10th Contract Anniversary. Your IAV then becomes the greater of your current IAV or your Contract Value. The maximum IAV period can not exceed 20 years.

### IAV Calculation

The IAV is an accounting value used solely to determine the amount of income you will earn under the LIBR-2010 Option 3 - 6.50% Rollup. It is not a traditionally accessible account value; rather it serves as a measuring value tool for purposes of the rider only. At any one time, the IAV equals the total premiums paid (plus any premium bonus, if applicable) accumulating at 6.50% per contract year. The 6.50% accumulation rate is available at no cost to you and is available at all issue ages.

When ready to elect a Lifetime Income, You may choose from one of two available payout options: a Level Payment Option or an Increasing Payment Option:

### LEVEL PAYMENT OPTION

With this option, your Lifetime Income Benefit payment equals your IAV on the day payments begin, multiplied by the Benefit Payout Percentage for your age.

**Maximum Annual Withdrawal Percentage:**

Age	Single	Joint	Age	Single	Joint
50-54	3.50%	3.00%	70-74	5.50%	5.00%
55-59	4.00%	3.50%	75-79	6.00%	5.50%
60-64	4.50%	4.00%	80+	6.50%	6.00%
65-69	5.00%	4.50%			

### INCREASING PAYMENT OPTION

With this option, your initial annual Lifetime Income Benefit payment equals the IAV multiplied by the Benefit Payout Percentage for your age. Then, on each anniversary of the initial Lifetime Income Benefit Payout Date, the Lifetime Income Benefit payment amount will increase by the Payment Increase Percentage. The Payment Increase Percentage is set at Contract Issue, and guaranteed for the life of the Contract. The current payment increase percentage is 3.00%. This occurs each year until your Contract Value decreases to zero, at which point your LIB payment is frozen and remains level for the rest of your life.

### SINGLE LIFE AND JOINT LIFE PAYOUT

At the time you elect to start receiving Lifetime Income Benefit payments, You may choose either a single life or a joint life payout with either the Level Payment Option or the Increasing Payment Option. With the single life option, payout factors are determined based on Your age at time of payout election. With the joint payout option, the Joint Payee must be a legal spouse as defined under Federal law and we base Lifetime Income Benefit payment amounts on the age of the younger Joint Payee. We will make Lifetime Income Benefit payments until the death of the last surviving Joint Payee.

### RIDER FEE

The current annual fee for the LIBR-2010 Option 3 - 6.50% Rollup is % and is set at issue. The rider fee is charged annually against your base contract's contract Value at your contract anniversary and continues until either the rider or base contract terminates.

### LIFETIME INCOME BENEFIT ELECTION

You may elect to receive Lifetime Income Benefit payments anytime after your first Contract Anniversary or after you reach age 50, whichever is LATER. At the time you choose to begin Lifetime Income Benefit payments you may select either the single life or joint life payout option and either the level or increasing payment option. Once your Lifetime Income Benefit payments begin, these choices are locked in and may not be changed. Your LIB payments will be based on these selections, multiplied by the Guarantee Income Percentage applicable to your age.

### EXCESS WITHDRAWALS

Any partial withdrawals taken from the base Contract Value after Lifetime Income Benefit payments have started will reduce future payment amounts. For example, an additional withdrawal of 5.00% above your guaranteed payment reduces your next Lifetime Income Benefit payment by 5.00%. If excess withdrawals reduce the Contract Value to zero, your IAV also reduces to zero, and your Lifetime Income Benefit payments stop. Surrender Charges may apply to excess withdrawals that exceed your 10% annual penalty-free withdrawals available under the Base Contract after the first anniversary.

### How Do Excess withdrawals IMPACT my benefits?

Withdrawals taken in addition to your annual Lifetime Income Benefit amount after Lifetime Income Benefit payments begin, are Excess Withdrawals. Excess Withdrawals reduce subsequent annual Lifetime Income Benefit payments on a pro-rata basis, and reduce your Contract and Income Account Values on a dollar for dollar basis.

### REQUIRED MINIMUM DISTRIBUTIONS

LIBR-2010 Option 3 - 6.50% Rollup is Required Minimum Distribution (RMD) friendly. If the Lifetime Income Benefit payment does not satisfy the RMD amount for the base contract for that year then any amount withdrawn, to bring the Lifetime Income Benefit payment up to the RMD amount for that year, will not be considered an excess withdrawal.



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# Annual Ledger

The Annual Ledger shows the detail annual calculation revealing how the rider works reflecting all roll up rates, payout rates and fees.

# Income Protection Rider

Genworth Life and Annuity Insurance Co  
SecureLiving Index 10 Plus

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit				Total Income	End Year Accumulation w/out Rider
						Roll-up Rate	Income Base	Benefit Rate	Income Amount		
0	62				260,000		250,000				260,000
1	63	260,000			260,000	8.00	270,000				260,000
2	64	260,000			260,000	8.00	290,000				260,000
3	65	260,000			260,000	8.00	310,000				260,000
4	66	260,000			260,000	8.00	330,000				260,000
5	67	260,000			260,000	8.00	350,000				260,000
6	68	260,000			260,000	8.00	370,000				260,000
7	69	260,000			260,000	8.00	390,000				260,000
8	70	260,000			260,000	8.00	410,000				260,000
9	71	260,000			260,000	8.00	430,000				260,000
10	72	260,000			238,625	8.00	450,000	4.75	21,375	21,375	260,000
11	73	238,625			217,250		450,000		21,375	42,750	260,000
12	74	217,250			195,875		450,000		21,375	64,125	260,000
13	75	195,875			174,500		450,000		21,375	85,500	260,000
14	76	174,500			153,125		450,000		21,375	106,875	260,000
15	77	153,125			131,750		450,000		21,375	128,250	260,000
16	78	131,750			110,375		450,000		21,375	149,625	260,000
17	79	110,375			89,000		450,000		21,375	171,000	260,000
18	80	89,000			67,625		450,000		21,375	192,375	260,000
19	81	67,625			46,250		450,000		21,375	213,750	260,000
20	82	46,250			24,875		450,000		21,375	235,125	260,000
21	83	24,875			3,500		450,000		21,375	256,500	260,000
22	84	3,500			0		450,000		21,375	277,875	260,000
23	85	0			0		450,000		21,375	299,250	260,000
24	86	0			0		450,000		21,375	320,625	260,000
25	87	0			0		450,000		21,375	342,000	260,000
26	88	0			0		450,000		21,375	363,375	260,000
27	89	0			0		450,000		21,375	384,750	260,000
28	90	0			0		450,000		21,375	406,125	260,000
29	91	0			0		450,000		21,375	427,500	260,000
30	92	0			0		450,000		21,375	448,875	260,000
31	93	0			0		450,000		21,375	470,250	260,000
32	94	0			0		450,000		21,375	491,625	260,000
33	95	0			0		450,000		21,375	513,000	260,000



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When you add the optional Income Protection Rider to your SecureLiving Index Annuity, your guaranteed income will be based on the benefit base and the age of the youngest annuitant at the time you start taking income withdrawals. Your initial benefit base equals your starting contract value. Your benefit base is guaranteed to increase daily by an annualized 8.00% simple interest rate for 10 years or until you decide to begin income withdrawals, whichever comes first. Even if your selected index crediting strategies have zero growth for the contract value, your benefit base is guaranteed to grow for the earlier of 10 years or until you decide to receive income withdrawals. This rider is available for annuitants who are ages 55 to 80.

#### Guaranteed Income, Added Protection

Once you initiate income withdrawals, your benefit base stops growing and is multiplied by the withdrawal factor to determine your guaranteed withdrawal limit. As long as you don't take any excess withdrawals, you are guaranteed to be able to receive that amount each contract year — for the rest of your life. Regardless of whether the market takes a downturn or your index-based crediting strategy posts zero gains, your benefit base is guaranteed to never go down, as long as you don't make withdrawals over your withdrawal limit.

#### Step Up-Feature

With the step-up feature, if your contract value is higher than the benefit base at any time prior to beginning income withdrawals, your benefit base will be stepped up to the higher contract value.

#### Benefits of Waiting

When you begin taking income withdrawals, your withdrawal limit is determined by multiplying your benefit base by the withdrawal factor that corresponds with the then current age of the youngest annuitant. The longer you wait to begin receiving income, the higher your withdrawal limit can be.

#### Maximum Annual Withdrawal Percentage:

Age	Single	Joint
55-59	4.50%	4.00%
60-64	4.75%	4.25%
65-69	5.00%	4.50%
70-74	5.25%	4.75%
75-79	5.75%	5.25%
80+	6.25%	5.75%

#### Answers to Your Questions

##### How much does the rider cost?

An annual charge of 0.80%, based on your benefit base, is deducted annually from your contract value at the end of each contract year.

##### Can I cancel the rider?

You can cancel the rider on any contract anniversary after the surrender charge period.

##### How do you determine my benefit base?

Your initial benefit base equals your starting contract value and is guaranteed to increase daily by an annualized 8.00% simple interest rate for 10 years or until you decide to begin income withdrawals, whichever comes first. If after 10 years you have not elected to begin receiving income, then it can continue to grow by the same amount of interest credited to the contract value.

##### How do you determine how much I can withdraw each year?

We take your benefit base and multiply it by the withdrawal factor that corresponds to the age of the youngest annuitant on the date you begin receiving income withdrawals, which establishes your withdrawal limit.

##### Can I take less than my withdrawal limit each year?

You can always take less than the withdrawal limit each year. In fact, if you don't need the full amount you can defer up to one year's worth of income withdrawals at any time for future payments. If you already have one year's worth of income withdrawals deferred and have not taken it, no additional amounts may be deferred.

##### Can I take more than my withdrawal limit each year?

You can take more than your withdrawal limit each year. If you need more than the withdrawal limit, and have previously deferred income withdrawals, you can take the additional deferred income withdrawals without causing an excess withdrawal.

If you take an excess withdrawal in a contract year, your benefit base will be reduced by the same proportion that the excess amount, including surrender charges, market value adjustments or any other charges that may apply, reduces the contract value. See the contract for more detail. Excess income withdrawals can significantly reduce your withdrawal limit for future contract years. Continuing to take withdrawals greater than



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your withdrawal limit could cause you to forfeit your lifetime income withdrawals.

**Can I take a withdrawal from my contract without turning on my income rider?**

Yes. You can take a withdrawal from your contract without turning on your income rider. Your withdrawal will decrease your contract value and, as long as it is less than or equal to the free withdrawal amount, it will not be subject to a surrender charge and market value adjustment. It will also impact your income rider. Any withdrawals taken prior to the first income withdrawal will decrease the roll-up base (your initial contract value) and benefit base proportionally by the same percentage any withdrawals decrease your contract value.

**How long can I wait before beginning income withdrawals?**

You can start taking income withdrawals anytime after the first contract year. However, it is important to strike the right balance between waiting long enough and waiting too long. Deferring when you begin income payments too long can reduce the likelihood that you will get the most value from the optional Income Protection rider.

**If I annuitize my contract, will the income from the rider stop?**

Yes. If you decide to annuitize your contract, the income from your rider stops and you will begin to receive guaranteed income in the form of annuity payments based on the then current contract value. The payments may be more or less than payments under the rider.

**What happens if I die before beginning income?**

Your beneficiaries will receive the death benefit for your contract.

# Annual Ledger

The Annual Ledger shows the detail annual calculation revealing how the rider works reflecting all roll up rates, payout rates and fees.

# IncomeSustainer Plus<sup>SM</sup> Rider

Great American Life Insurance Company  
Safe Outlook

Year	Age	Begin Year Accumulation	Interest	Rider Fee		End Year Accumulation	Guaranteed Lifetime Benefit					End Year Accumulation w/out Rider	Death Benefit	
				GLIB	Death		Roll-up Rate	Income Base	Benefit Rate	Income Amount	Total Income		Growth Rate	Benefit
0	62					250,000		250,000				250,000		250,000
1	63	246,875		3,125		246,875	8.00	270,000				250,000	8.00	270,000
2	64	243,500		3,375		243,500	8.00	290,000				250,000	8.00	290,000
3	65	239,875		3,625		239,875	8.00	310,000				250,000	8.00	310,000
4	66	236,000		3,875		236,000	8.00	330,000				250,000	8.00	330,000
5	67	231,875		4,125		231,875	8.00	350,000				250,000	8.00	350,000
6	68	227,500		4,375		227,500	8.00	370,000				250,000	8.00	370,000
7	69	222,875		4,625		222,875	8.00	390,000				250,000	8.00	390,000
8	70	218,000		4,875		218,000	8.00	410,000				250,000	8.00	410,000
9	71	212,875		5,125		212,875	8.00	430,000				250,000	8.00	430,000
10	72	207,500		5,375		187,700	8.00	450,000	4.40	19,800	19,800	250,000	8.00	450,000
11	73	182,075		5,625		162,275		450,000		19,800	39,600	250,000		407,060
12	74	156,650		5,625		136,850		450,000		19,800	59,400	250,000		362,794
13	75	131,225		5,625		111,425		450,000		19,800	79,200	250,000		316,938
14	76	105,800		5,625		86,000		450,000		19,800	99,000	250,000		269,117
15	77	80,375		5,625		60,575		450,000		19,800	118,800	250,000		218,753
16	78	54,950		5,625		35,150		450,000		19,800	138,600	250,000		164,864
17	79	29,525		5,625		9,725		450,000		19,800	158,400	250,000		105,459
18	80	4,100		5,625		0		450,000		19,800	178,200	250,000		34,736
19	81	0				0		450,000		19,800	198,000	250,000		
20	82	0				0		450,000		19,800	217,800	250,000		
21	83	0				0		450,000		19,800	237,600	250,000		
22	84	0				0		450,000		19,800	257,400	250,000		
23	85	0				0		450,000		19,800	277,200	250,000		
24	86	0				0		450,000		19,800	297,000	250,000		
25	87	0				0		450,000		19,800	316,800	250,000		
26	88	0				0		450,000		19,800	336,600	250,000		
27	89	0				0		450,000		19,800	356,400	250,000		
28	90	0				0		450,000		19,800	376,200	250,000		
29	91	0				0		450,000		19,800	396,000	250,000		
30	92	0				0		450,000		19,800	415,800	250,000		
31	93	0				0		450,000		19,800	435,600	250,000		
32	94	0				0		450,000		19,800	455,400	250,000		
33	95	0				0		450,000		19,800	475,200	250,000		



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The **IncomeSustainer Plus<sup>SM</sup> Rider** is a withdrawal benefit rider that provides guaranteed income options for your retirement, plus an enhanced death benefit to help build a legacy for your heirs.

### Contract Values

When you choose to add the IncomeSustainer Plus<sup>SM</sup> Rider to your fixed-indexed annuity, we will use three values to determine benefits: the account value, benefit base amount and basic death benefit amount.

The account value is the value of your fixed-indexed annuity, credited at the interest rate(s) determined by your strategy selections. It is the basic value used in calculating the amount payable upon surrender, annuitization or death. If you keep your contract and annuitize it on the annuity commencement date, the account value will be the only value you receive.

The Base Benefit Amount is the amount on which your living benefit payments under the rider will be based. It is the account value (either your initial account value or account value at time of reset) increased by fixed interest credits (also called rollup credits) and additional purchase payments, and decreased for withdrawals.

The rider's basic death benefit amount (DBA) under the rider is the amount on which your rider death benefit will be based. It is the account value increased by a percentage of the difference between the death benefit base amount under the rider and the account value.

The IncomeSustainer Plus<sup>SM</sup> Rider may increase the benefit payable to your beneficiaries upon death. The rider's death benefit amount will never be less than the death benefit otherwise payable under your annuity contract.

### How the Base Benefit Amount grows

The IncomeSustainer Plus<sup>SM</sup> Rider guarantees that your Base Benefit Amount can increase two ways: through rollup credits and resets.

Rollup credits—If you take no withdrawals from your contract, your Base Benefit Amount is guaranteed to accumulate rollup credits. At the end of each year during the 12 years limited to 250.00% of the original premium-year rollup period, your current Base Benefit Amount is increased by 8.00% of all purchase payments received in the first contract year (including any applicable purchase payment bonuses). Rollup credits cannot increase the Base Benefit Amount to more than the rollup cap. If you take a withdrawal, the amount of your withdrawal is deducted from your rollup credits and your Base Benefit Amount is reduced. Any withdrawal larger than the required minimum distribution or free withdrawal allowance will also stop the rollup period and may reduce your rollup base.

Resets—On any contract anniversary before the benefit start date, you have the opportunity to reset your Base Benefit Amount to the account value, if greater. When you reset the Base Benefit Amount, a new rollup period can begin. Please note that a reset may increase the annual rider charge. Any increase would not be more than the maximum rider charge listed in your rider.

### Certainty to plan your retirement income

One year after the rider issue date, if you meet the age requirements, you are eligible to begin taking living benefit payments through withdrawals based on your Base Benefit Amount and the benefit option that you choose. The IncomeSustainer Plus<sup>SM</sup> Rider provides you with two ways to receive income.

Single lifetime benefit—You can select to receive withdrawals that are guaranteed for your single lifetime. You must be at least age 55 on the benefit start date.

Joint lifetime benefit—You can select to receive withdrawals that 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 benefit start date, and the youngest age will be used to determine the benefit percentage.

Benefit payments reduce your account value and death benefit base amount, and if your account value is reduced to zero, the death benefit base amount will also be zero. However, you will continue to receive living benefit payments under the benefit option that you have chosen.

### The amount of your income benefits

Your maximum annual benefit amount is the benefit percentage multiplied by the Base Benefit Amount. The benefit percentage is based on your age (or the ages of you and your spouse) at the time of your first benefit withdrawal under the rider and the benefit option that you select, either the single lifetime benefit or joint lifetime benefit. The joint lifetime benefit is based on the age of the younger of the two parties at the benefit start date.

**Maximum Annual Withdrawal Percentage:**

Age Single	Joint	Age Single	Joint	Age Single	Joint	Age Single	Joint	Age Single	Joint
55	4.00% 3.00%	63	4.80% 3.80%	71	5.60% 4.60%	79	6.40% 5.40%	87	7.20% 6.20%
56	4.10% 3.10%	64	4.90% 3.90%	72	5.70% 4.70%	80	6.50% 5.50%	88	7.30% 6.30%
57	4.20% 3.20%	65	5.00% 4.00%	73	5.80% 4.80%	81	6.60% 5.60%	89	7.40% 6.40%
58	4.30% 3.30%	66	5.10% 4.10%	74	5.90% 4.90%	82	6.70% 5.70%	90+	7.50% 6.50%
59	4.40% 3.40%	67	5.20% 4.20%	75	6.00% 5.00%	83	6.80% 5.80%		
60	4.50% 3.50%	68	5.30% 4.30%	76	6.10% 5.10%	84	6.90% 5.90%		
61	4.60% 3.60%	69	5.40% 4.40%	77	6.20% 5.20%	85	7.00% 6.00%		
62	4.70% 3.70%	70	5.50% 4.50%	78	6.30% 5.30%	86	7.10% 6.10%		

You have the flexibility to take your income payments monthly, quarterly, semiannually or annually. Other things to note about the flexibility of your benefit payments are:

- A benefit payment may not be less than \$50.
- You may forego a benefit payment in any year, but that benefit payment may not be carried over to the next year.
- The benefit payment will never be less than any applicable required minimum distribution.

**Rider charge and limitations**

An annual charge will be taken at the end of each contract year. The charge is based on your Base Benefit Amount and deducted from your account value. The charge is exempt from early withdrawal charges, and it will be permanently waived once your account value reaches zero due to payments of rider charges and benefits. A prorated portion of the rider charge will be taken upon surrender of the contract or termination of the rider. The rider charge may also 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 before benefit payments begin. The current rider charge is 1.25% which is set at issue..

**Rider cancellation**

You may decline the rider at any time by written request. See your contract for more details.

**Issue ages**

You are eligible to purchase the rider with your contract if you are between the ages of 50 and 85.