

The power of protection

with a fixed-indexed annuity



An example using the IncomeSustainer rider

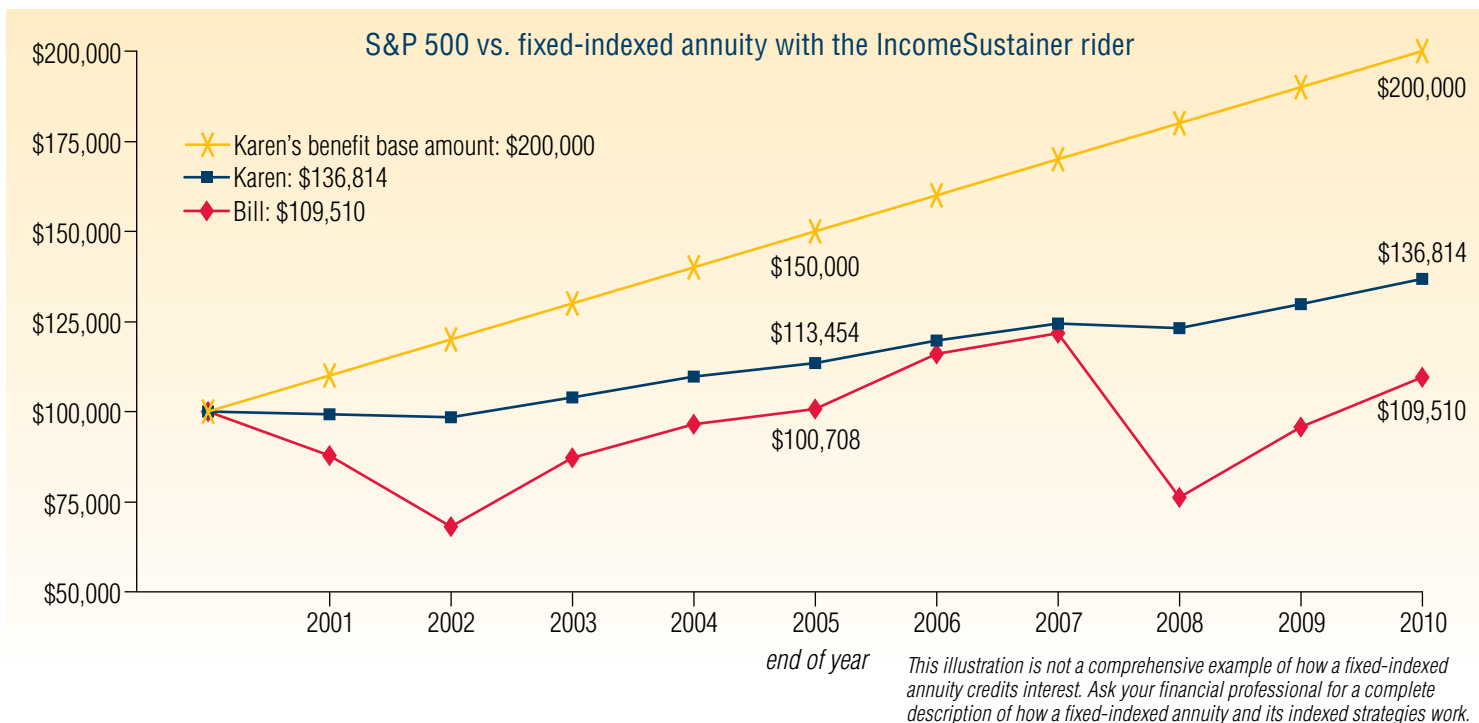
Fixed-indexed annuities from the insurance companies of Great American Financial Resources® are easy to understand. The advantage of a fixed-indexed annuity is that you **can't lose your money**, regardless of index performance, unless, during the early withdrawal charge period, you withdraw money, surrender your contract or annuitize your contract.

Purchasing the IncomeSustainer® rider with a fixed-indexed annuity provides guaranteed income options for your retirement on a base amount guaranteed to grow—all without the need to annuitize your contract.

Let's look at how a fixed-indexed annuity differs from investing in stocks that make up the S&P 500® index. In this hypothetical example, both Bill and Karen invest \$100,000 at age 60.

Bill	Karen
Stock investment	Fixed-indexed annuity with IncomeSustainer rider purchase
After 10 years: \$109,510	After 10 years: \$136,814 annuity account value, with a \$200,000 benefit base for retirement income
<i>*Bill's investment didn't offer downside protection, and the total reflects dividends and taxes of 28%.</i>	<i>*Karen's annuity purchase protects against market declines, and the income rider purchase boosts her retirement income stream. Hypothetical value includes annual rider charge deductions.</i>

While past performance does not guarantee future results, with a fixed-indexed annuity, you can be certain that your money will be protected if you hold the annuity through the early withdrawal charge period. Discover how a fixed-indexed annuity can offer you **upside potential with 100% protection**.



Karen's rider payout amounts

End of year 5	End of year 10
Age 65: 5.5% payout of \$150,000 or \$8,250 a year for life	Age 70: 6% payout of \$200,000 or \$12,000 a year for life

Assumes no withdrawals or income benefits have been received.

Additional details about Karen's Annuity

Account values, years 1-10

	BBA	Rider charges	Adjusted AV
EOY 1	\$110,000	\$750	\$99,250
EOY 2	\$120,000	\$825	\$98,425
EOY 3	\$130,000	\$900	\$103,923
EOY 4	\$140,000	\$975	\$109,703
EOY 5	\$150,000	\$1,050	\$113,454
EOY 6	\$160,000	\$1,125	\$119,703
EOY 7	\$170,000	\$1,200	\$124,422
EOY 8	\$180,000	\$1,275	\$123,147
EOY 9	\$190,000	\$1,350	\$129,801
EOY 10	\$200,000	\$1,425	\$136,814

Example assumes a \$100,000 initial purchase payment, no withdrawals or benefits taken, and a 10% rollup.

Income benefit values, years 1-10

Age	BBA	Benefit percentage	Annual benefit
60	\$100,000	0%	\$0
61	\$110,000	5.10%	\$5,610
62	\$120,000	5.20%	\$6,240
63	\$130,000	5.30%	\$6,890
64	\$140,000	5.40%	\$7,560
65	\$150,000	5.50%	\$8,250
66	\$160,000	5.60%	\$8,960
67	\$170,000	5.70%	\$9,690
68	\$180,000	5.80%	\$10,440
69	\$190,000	5.90%	\$11,210
70	\$200,000	6.00%	\$12,000

Benefit percentage based on single lifetime income benefit.

Example of maximum benefit percentage

Age at benefit start date*	Lifetime income benefit	Spousal lifetime income benefit	Fixed percentage income benefit
<54	N/A	N/A	
55	4.50%	3.50%	
60	5.00%	4.00%	
65	5.50%	4.50%	
66	5.60%	4.60%	
67	5.70%	4.70%	
68	5.80%	4.80%	
69	5.90%	4.90%	
70	6.00%	5.00%	6%
71	6.10%	5.10%	
72	6.20%	5.20%	
73	6.30%	5.30%	
74	6.40%	5.40%	
75	6.50%	5.50%	
80	7.00%	6.00%	
85	7.50%	6.50%	
90+	8.00%	7.00%	

This graph illustrates historical performance of the S&P 500® across 10 years. The hypothetical fixed-indexed annuity in this example uses the annual point-to-point index method based on changes in the S&P 500 to calculate the indexed interest rate for each term. For purposes of this illustration a 6.5% cap, 0% index spread, 100% participation rate and one-year term is applied for all terms in the period. However, during the illustrated period, the actual caps that we applied to our fixed-indexed annuities varied from term to term and ranged from 5% to 10%. Caps, spreads, participation rates and terms are subject to change. Indexed interest is credited only on amounts held for the entire term. This example assumes no money is withdrawn from the annuity. Early withdrawal charges will apply if money is withdrawn during the early withdrawal charge period. See the disclosure document for the early withdrawal charge schedule.

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Not Insured by any Federal Government Agency • Not a Deposit • May Lose Value

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