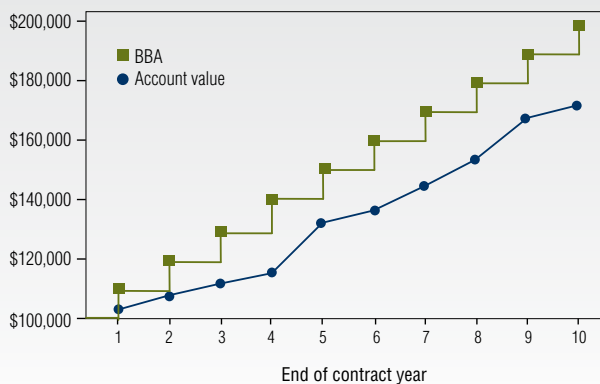




Watch your retirement grow with the IncomeSustainer!

How your BBA grows: hypothetical example



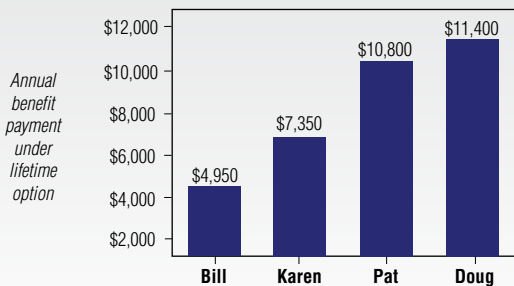
This hypothetical example shows how a 10% rollup credit over a 10-year period would increase the BBA.

When you purchase the **IncomeSustainer**SM rider with your fixed-indexed annuity, the value of your rider – the benefit base amount (BBA) – is increased each year by rollup credits and any additional purchase payments you may make, and decreased by any withdrawals. In good times, the BBA may be reset to equal your account value. In bad times, your BBA is guaranteed to increase each year by rollup credits.

As your BBA grows, so does your annual payment under the lifetime option. Each year, we increase your benefit percentage by 0.10%, so the longer you wait to request benefit payments, the larger your payments will be.

In a hypothetical example, Bill, Karen, Pat and Doug each buy a fixed-indexed annuity and the IncomeSustainer rider at age 54 with a \$100,000 purchase payment. Pat and Doug wait at least 10 years to take lifetime benefit payments, so rollup credits and higher benefit percentages increase their annual payments. Bill and Karen request benefit payments sooner. The lower BBA and benefit percentage decreases their annual payments.

How to increase your annual payment: hypothetical example



Age at which benefit payments begin	Owner	Age	Benefit %	BBA
	Bill	55	4.5	\$110,000
	Karen	59	4.9	\$150,000
	Pat	64	5.4	\$200,000
	Doug	67	5.7	\$200,000



Both hypothetical examples are based on the following assumptions: the rollup credit is 10% and the rollup period is 10 years, no excess withdrawals are taken during the rollup period and during the rollup period the account value never exceeds the BBA and, as a result, the BBA is not reset.

This information is not intended or written to be used as legal or tax advice. It cannot be used by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. It was written solely to support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an independent attorney or tax advisor. The IncomeSustainer rider issued by Annuity Investors Life Insurance Company® (R1417607NW) and Great American Life Insurance Company® (R1417507NW) is an optional rider for which there is an annual charge of 0.75%. We may change the rider charge rate at any time or times that values are reset. The benefit percentage under the fixed income option is the same for all ages. Under all options, the annual benefit payment is set on the benefit start date and remains the same throughout the payment period. Contract form numbers, product features, limitations and availability may vary by state. **Guarantees provided in this rider are subject to the claims-paying ability of the issuing insurance company. Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.**