

Maximizing Qualified Funds With IncomeSecure

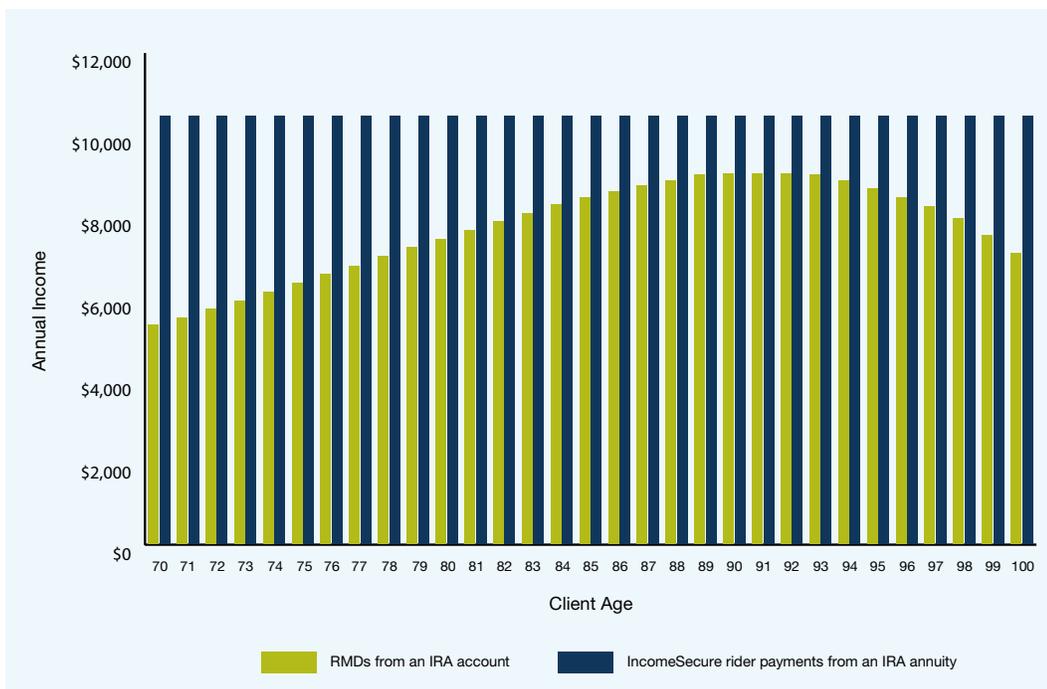


Most clients with qualified money know they will need to take Required Minimum Distributions (RMDs) in retirement. But they may not know there's a way to maximize their qualified funds, while satisfying their RMDs at the same time.

The IncomeSecureSM rider from Great American Life Insurance Company[®] offers guaranteed growth of a benefit base and income for life – and may provide more annual income than RMDs alone. Plus, using qualified funds as a source of retirement income could allow clients to leave non-qualified funds as a legacy for their loved ones.

Hypothetical example

Consider two scenarios: a \$100,000 IRA account and a \$100,000 fixed-indexed IRA annuity with the IncomeSecure rider. Take a look at how much more income your clients could receive through IncomeSecure rider payments from an IRA annuity compared to RMDs from an IRA account.



IncomeSecure payments from an IRA annuity provide a consistent annual income of \$10,450 while RMDs from an IRA account provide a lower, less consistent amount of income.

	Remaining Account Value at Age 100	Cumulative Income at Age 100
IRA account with RMDs	\$44,614	\$238,505
Fixed-indexed annuity with IncomeSecure	\$0	\$323,950

RMD payments from an IRA account assume 4% growth for 10 years and RMDs beginning at age 70½. IncomeSecure rider payments assume 9% benefit base growth for 10 years and rider payments beginning at age 70. Both scenarios assume continued 4% growth during withdrawal phase.

Talk to your clients about maximizing their qualified funds while satisfying their RMDs with IncomeSecure.

RMD calculations based on IRS Uniform RMD Worksheet, available on IRS Required Minimum Distributions page (updated August, 2017).

The IncomeSecure (R6036711NW) rider is issued by Great American Life Insurance Company®, member of Great American Insurance Group®, Cincinnati, Ohio. It is an optional rider available for an annual charge. Rider form number features and availability may vary by state.

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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