



# GUARANTEED INCOME Annuity

Turn your savings into a steady stream of income that can last for the rest of your life.

<b>What type of annuity is this?</b>	This product is an immediate income annuity. An income annuity can be ideal for individuals who would like to take a portion of their savings and create a guaranteed income stream for the rest of their life or as long as they choose.
<b>How does this annuity work?</b>	A portion of your assets from retirement savings can be turned into regular income. Provide a single premium amount and receive guaranteed regular income payments.
<b>Do I have a say in how much income I receive and when?</b>	You may completely customize how often you are paid and how long the payments will last.
<b>Will I outlive this annuity?</b>	If you select the Lifetime Guarantee option, it can pay you an income that can last a lifetime.
<b>Can my spouse receive income if I am no longer living?</b>	Yes. If you select the Joint Lifetime Guarantee option, it can continue to make payments to your spouse if you are no longer living.
<b>How does this annuity respond to inflation?</b>	The Increasing Benefit Option option can increase payments by a stated percentage for a set number of years to help keep up with inflation.
<b>Why is this type of annuity important?</b>	How long will your retirement savings last? This annuity can last throughout a long and enjoyable retirement.
<b>How does the payout work?</b>	The payout rate is the income received each year as a percentage of your initial premium. However it is not an interest rate. Depending on the payment option you choose, your spouse or your beneficiary can continue to receive payouts after you die.
<b>What is the minimum age to open this annuity?</b>	Minimum ownership age of this annuity is 18. As this income annuity utilizes your retirement savings.
<b>What is the minimum premium required?</b>	The minimum premium starts at \$10,000 (or the amount needed to produce at least \$100 per month of income*), regardless of payment mode.
<b>How do I open an annuity?</b>	Complete a simple application with an experienced agent. Contact us at the number below.

Call (855) 880-5750 to speak to an agent | [www.aalife.com](http://www.aalife.com)

\*The payout amount you will receive is based on your individual circumstances, the options you select at the time of application, and your initial premium payment.

Annuities are not short-term products. Withdrawals prior to 59½ may be subject to IRS penalties.

Guaranteed Income Annuity Contact Form Series: ICC14-4120, SPIA-4120 (In OR: ICC14-4120)

**This is a summary of annuity provisions and does not contain all of the benefits and exclusions. For complete terms of the annuity, please contact your insurance professional or refer to the contract.**

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