Annuity Customer Profile

GREAT AMERICAN INSURANCE GROUP | Annuities

Find your next qualified prospect!

Pursuing dead-end leads can be frustrating. To make your prospecting efforts more effective and productive, it's helpful to have a clear understanding of what an average annuity customer looks like. The following information can help you refine the criteria you use to prospect, so you will spend more time developing qualified buyers that could result in your next sale.

The below data is based on approximately **50,000 IRA and non-qualified fixed and fixed-indexed annuity sales** for Great American Life Insurance Company® and Annuity Investors Life Insurance Company® from January 2010 through May 2014.

Client overview

- The majority of these annuity clients are in their 60s and consider themselves in **good to excellent health**
- 65% are **retired**
- **80%** are homeowners
- Nearly 75% have **more than 10 years of investment experience**

Financial overview

- 62% have a **net worth of $250,000** or more
- **Approximately 70%** have a monthly disposable income greater than $2,500
- Nearly 50% have more than **$50,000 in liquid funds**

Top five reasons for purchasing an annuity

Safety • Lifetime income • Death benefit • Growth potential • Tax-deferred growth

The following averages and information are based on approximately **18,000 fixed-indexed annuity and optional rider sales** for Great American Life Insurance Company in 2014.

	IncomeSecure *Guaranteed income*	**Inheritance Enhancer** *Enhanced death benefit*
Age	68	71
Risk tolerance	Low	Low
Purchase price	$114,528	$129,935
Monthly spendable income	$2,750	$3,850
Tax bracket	16-25%	16-25%
Household net worth	$150,000	$178,000
Liquid funds	$31,000	$42,000
Home ownership	89%	92%
Top sources of funding	Checking/savings accounts and other annuities	Checking/savings accounts and other annuities
Top three financial objectives	1. Tax-deferred growth 2. Safety 3. Income	1. Safety 2. Death benefit 3. Tax-deferred growth

For more information, contact the Annuity Department: 800-524-1774

You must fully discuss and evaluate each client's current financial situation and future objectives prior to recommending a product. The data, averages and other information set out above should not be used as a means of determining whether a product is suitable for a particular client.

Annuities issued by Great American Life Insurance Company® and Annuity Investors Life Insurance Company®, members of Great American Insurance Group (Cincinnati, Ohio). The Inheritance Enhancer (R6042513NW) and IncomeSecure (R6036711NW), issued by Great American Life Insurance Company, are optional riders for which there are annual charges. Copyright © 2015 by Great American Life Insurance Company. All rights reserved.