



PO Box 5420
Cincinnati, OH 45201-5420
www.GAFRI.com

Shipping Address:
Great American Insurance Group Tower
301 E Fourth Street
Cincinnati, OH 45202-4201

Date

Owner
Address
City, State Zip

RE: Contract No. <Policy>

Dear Valued Client,

Thank you for your business with the insurance companies of Great American Financial Resources®, Inc. and for allowing us to serve your financial needs. Our companies have the financial strength you can count on for years to come.

We are writing to notify you of an upcoming tax withholding change. Effective January 1, 2012, Michigan law requires a 4.35% state income tax withholding from your IRA, 403(b) TSA, pension/profit sharing/401(k) or governmental 457(b) plan disbursements. This tax applies even if federal income tax is not withheld.

There are a few exceptions to the withholding requirement:

- If you or your spouse were born before 1946; or
- If the benefits from your 403(b) TSA, 401(k) or governmental 457(b) are attributable to solely employee contributions.

Reduced withholding is available if you were born between 1946 and 1952, or based on the number of personal exemptions you claim on your Michigan Income Tax Return.

No action is required unless you wish to claim one of these exceptions or reduce your withholding based on your age or personal exemptions. To do so, you must provide us with Form MI W-4 P. The form is available by visiting www.Michigan.gov/treasury and looking in the ***What's New at Treasury*** section for the ***Michigan Tax Law Changes Information*** link.

Please disregard this notice if your contract is no longer in force.

Thank you for your continued relationship with our companies. If you have any questions, please contact our Client Relations department at (800) 854.3649.

Sincerely,

Policy Administration
Great American Financial Resources

Our subsidiaries include: Great American Life Insurance Company®
Annuity Investors Life Insurance Company®
Loyal American Life Insurance Company®
United Teacher Associates Insurance Company
Manhattan National Life Insurance Company
Continental General Insurance Company®