



IncomeSustainer® Plus Rider

R6032810NW

Form number may vary by state.

Product issued by Great American Life Insurance Company®

Overview

Issue ages

50-85 (Income payments may begin at age 55.)

Income credits

At the end of each year during the 12-year rollup period, the current income base is increased by 8% of all purchase payments received in the first contract year, including any applicable purchase payment bonuses. Income credits cannot increase the income base to more than the income rollup cap. Withdrawals are deducted from income credits and income base is reduced.

Please note that the rollup period will end earlier under certain circumstances including the occurrence of the annuity commencement date (ACD) of the annuity contract. The ACD is generally no later than the contract anniversary following the date the owner or a joint owner reaches age 95. This means that, if the rollup maximum period is 12 years and the contract is purchased when the owner is age 84 or above, then we may require the owner to annuitize the contract or to begin taking living benefit payments under the rider by that date, even though the owner has not received the 12 years of income credits otherwise available under the rider.

Resets

Beginning with the first rider anniversary and any anniversary thereafter, the income base may be reset to the account value, if greater. By resetting the income base, the income credits can begin again and continue until the income rollup cap is reached. A reset may increase the annual rider charge. *Please note that a reset must be requested and cannot be automatic.*

Income payments

One year after the rider issue date, if the client is age 55+, income payments may be taken through withdrawals based on the income base and the income option that was selected. There are two ways to receive income:

- ★ Single lifetime income
- ★ Joint lifetime income

If the joint lifetime income is selected, both parties must be at least age 55 on income start date and youngest age will be used to determine the income percentage.

Death benefit options

Additional death benefit protection begins after the fifth contract anniversary and replaces the annuity contract's death benefit. Beneficiaries may choose one of two death benefits at the time of settlement:

- ★ **Lump sum:** Beneficiaries may select to receive the basic death benefit amount equal to the account value plus 50% of the difference between account value and death benefit base amount.
- ★ **Annuitization:** If annuitized for at least five equal annual payments, beneficiaries may choose to receive the entire difference between the account value and the death benefit base amount.

Proportion used in DBA calculation

Lump sum	Annuitization
50%	100%

Effect of withdrawals

Withdrawals may be taken during any phase of the contract, but account value, income credits, death benefit base amount and income base may be affected. The income base will be reduced for any withdrawals taken before income payments begin as well as those above the payment amount once income payments have begun. The death benefit base amount will be reduced for any withdrawals taken before income payments begin as well as those in excess of the benefit amount once income payments have begun.

This rider uses a proportionality concept. If a withdrawal is taken, the income base or death benefit base amount will be reduced by the same percentage that is withdrawn from the account value.

Effect of withdrawals (continued)

If a withdrawal does not exceed the 10% free withdrawal allowance, the income credit will be reduced dollar for dollar for that year. Income credits will continue to accumulate thereafter until the end of the income rollup period.

Rider charge

An annual charge of 1.25% of the income base will be taken at the end of each contract year. Amounts withdrawn to pay the charge are exempt from early withdrawal charges. The charge will be permanently waived once the account value reaches zero due to payments of rider charges and benefits. A prorated portion of the rider charge will be taken upon surrender of the contract or termination of the rider. This charge may also increase upon a reset. *The rider charge will not be refunded at death.*

Amount of income payments

The maximum annual income is the income percentage multiplied by the income base. The income percentage for lifetime options is based on the client's age at the time of the first withdrawal under the rider and the income option that was selected. The income percentage increases 0.10% each year until it reaches 7.5% for the single lifetime income and 6.5% for the joint lifetime income.

Maximum income percentage table

Age at income start date*	Single lifetime income	Joint lifetime income
55	4.0%	3.0%
65	5.0%	4.0%
75	6.0%	5.0%
85	7.0%	6.0%
90+	7.5%	6.5%

Example of maximum income percentage for ages 65-75

Age at income start date*	Single lifetime income	Joint lifetime income
65	5.0%	4.0%
66	5.1%	4.1%
67	5.2%	4.2%
68	5.3%	4.3%
69	5.4%	4.4%
70	5.5%	4.5%
71	5.6%	4.6%
72	5.7%	4.7%
73	5.8%	4.8%
74	5.9%	4.9%
75	6.0%	5.0%

**If joint lifetime, use the age of the youngest spouse (or, if applicable, legally recognized domestic partner).*

Amount of death benefits

If a lump sum is selected by your beneficiary, the death benefit amount is the basic death benefit amount with 50% of the difference between the account value and the death benefit base amount. If annuitization is selected, the amount is the entire excess (100%) between the death benefit base amount and account value, annuitized at a guaranteed settlement option rate in at least five equal annual payments.

Rider cancellation

Client may decline/cancel rider at any time by written request. See rider for details.

Please note that income base is referred to as benefit base amount, income credits are referred to as rollup amounts, income rollup period is referred to as rollup period, and income rollup cap is referred to as rollup cap in the rider. Guarantees provided in this rider are subject to the claims-paying ability of the issuing insurance company. Please refer to the contract for definitions and complete terms and conditions, as this is a summary of the rider's features. Annuity products issued by Great American Life Insurance Company®. Rider issued under form number R6032810NW. Rider not available for all products.

Not FDIC or NCUSIF Insured • No Bank or Credit Union Guarantee • Not Insured by any Federal Government Agency • Not a Deposit • May Lose Value