

Added flexibility

With the IncomeSustainer Plus, you retain access to your contract values. Although it may affect your account value, rollup credits, death benefit base amount and BBA, you have the flexibility to take withdrawals during any phase of the contract. Additionally, your contract’s death benefit remains in place for the protection of your beneficiaries.

Impact of withdrawals

Your BBA will be reduced for withdrawals taken before income benefits begin as well as those above the payment amount once income benefits have begun. The death benefit base amount will be reduced for withdrawals taken before income benefits begin as well as by the income benefits themselves once they start. This rider uses a proportionality concept. If you take a withdrawal, your BBA and death benefit base amount will be reduced by the same percentage that you withdraw from your account value. For example, if you take an excess withdrawal of 8% from your account value, your BBA and death benefit base amount will also be reduced by 8%, even though this may represent a larger dollar amount than you have withdrawn. Please note that excess withdrawals may also be subject to early withdrawal charges. Below is an example that shows the effect of excess withdrawals on your account value, death benefit base amount and BBA.

Effect of excess withdrawals on your AV, BBA & DBA	
Assume the following:	
AV	\$100,000
BBA	\$160,000
DBA	\$160,000
After a \$10,000 withdrawal but before any benefits were received,	
AV	\$90,000
BBA	\$144,000 (proportional reduction of 10%)
DBA	\$144,000 (proportional reduction of 10%)
After a \$10,000 withdrawal which includes a \$7,500 benefit,	
AV	\$90,000
BBA	\$155,675 (proportional reduction of 2.7%)
DBA	\$144,000 (proportional reduction of 10%)

The rollup would also be reduced to \$0 for this year.
The DBA is reduced for withdrawals including those for income benefits.

This information is not intended or written to be used as legal or tax advice. It cannot be used by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. It was written solely to support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an independent attorney or tax advisor.

Please note, this brochure is a general description of the product. Please read your rider for definitions and complete terms and conditions, as this is a summary of the rider's features. The IncomeSustainer Plus rider issued by Great American Life Insurance Company® (R6032810NW) is an optional rider for which there is an annual charge. Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states. Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.

All guarantees based on the claims-paying ability of the issuing insurance company.

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Withdrawals made during the rollup period that are above the free withdrawal allowance or required minimum distribution of the annuity contract will end the rollup period. The rollup base could also be reduced if the withdrawal reduces the account value to less than the sum of all purchase payments received in the first contract year (including any applicable purchase payment bonuses).

Other things you need to know

Rider charge and limitations

An annual charge will be taken at the end of each contract year. The charge is based on your BBA and deducted from your account value. The charge is exempt from early withdrawal charges, and it will be permanently waived once your 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. The rider charge may also increase upon a reset, a withdrawal that is more than your annuity’s free withdrawal allowance or a required minimum distribution, or a permitted transfer before benefit payments begin. Please contact your financial professional for information about the current rider charge.

Rider cancellation

You may decline the rider at any time by written request. See your contract for more details.

Issue ages

You are eligible to purchase the rider with your contract if you are between the ages of 50 and 85.



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

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A great American icon:
Yosemite Falls in Yosemite
National Park, California

IncomeSustainer Plus

a guaranteed withdrawal and death benefit rider from Great American Life Insurance Company®, a subsidiary of Great American Financial Resources®, Inc.

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IncomeSustainer Plus

A withdrawal benefit rider that provides guaranteed income options for your retirement, plus an enhanced death benefit to help build a legacy for your heirs.

Certainty to build your nest egg

Contract values

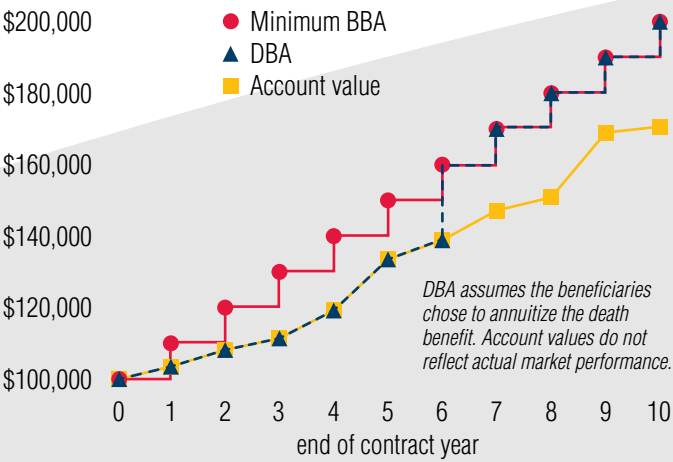
When you choose to add the IncomeSustainer® Plus to your fixed-indexed annuity, we will use three values to determine benefits: the account value, benefit base amount and basic death benefit amount.

The **account value** is the value of your fixed-indexed annuity, credited at the interest rate(s) determined by your strategy selections. It is the basic value used in calculating the amount payable upon surrender, annuitization or death. If you keep your contract and annuitize it on the annuity commencement date, the account value will be the only value you receive.

The **benefit base amount (BBA)** is the amount on which your living benefit payments under the rider will be based. It is the account value (either your initial account value or account value at time of reset) increased by fixed interest credits (also called rollup credits) and additional purchase payments, and decreased for withdrawals.

The rider's basic **death benefit amount (DBA)** under the rider is the amount on which your rider death benefit will be based. It is the account value increased by a percentage of the difference between the death benefit base amount under the rider and the account value.

How your BBA & DBA grows: hypothetical example



The IncomeSustainer Plus may increase the benefit payable to your beneficiaries upon death. The rider's death benefit amount will never be less than the death benefit otherwise payable under your annuity contract.

How the benefit base amount grows

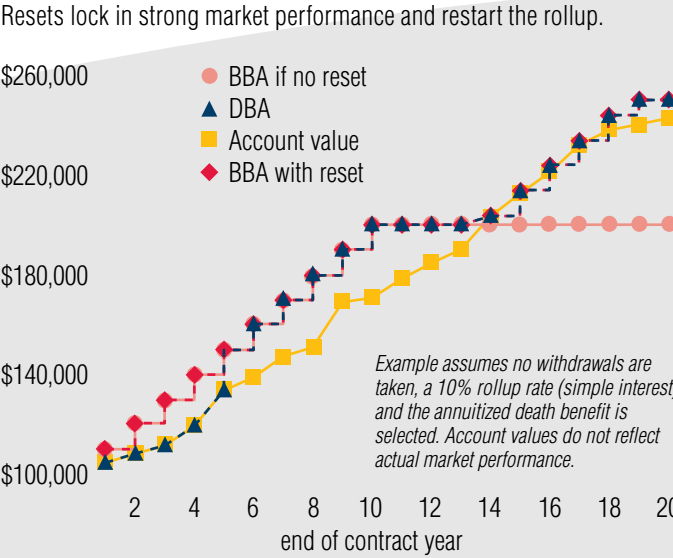
The IncomeSustainer Plus guarantees that your BBA can increase two ways: through rollup credits and resets.

Rollup credits—If you take no withdrawals from your contract, your BBA is guaranteed to accumulate rollup credits. At the end of each year during the 10-year rollup period, your current BBA is increased by 10% of all purchase payments received in the first contract year (including any applicable purchase payment bonuses). Rollup credits cannot increase the BBA to more than the rollup cap. If you take a withdrawal, the amount of your withdrawal is deducted from your rollup credits and your BBA is reduced. Any withdrawal larger than the required minimum distribution or free withdrawal allowance will also stop the rollup period and may reduce your rollup base.

For every \$100,000 that you contribute during the first contract year, your BBA is guaranteed to be at least **\$200,000** at the end of the 10-year rollup period, provided you take no withdrawals or benefit payments.

Resets—On any contract anniversary before the benefit start date, you have the opportunity to reset your BBA to the account value, if greater. When you reset the BBA, a new rollup period can begin. Please note that a reset may increase the annual rider charge. Any increase would not be more than the maximum rider charge listed in your rider.

How resets increase your BBA & DBA: hypothetical example



Certainty to plan your retirement income

One year after the rider issue date, if you meet the age requirements, you are eligible to begin taking living benefit payments through withdrawals based on your BBA and the benefit option that you choose. The IncomeSustainer Plus provides you with two ways to receive income.

- ★ **Single lifetime benefit**—You can select to receive withdrawals that are guaranteed for your single lifetime. You must be at least age 55 on the benefit start date.
- ★ **Joint lifetime benefit**—You can select to receive withdrawals that are guaranteed for the joint lifetimes of you and your spouse (or legally recognized domestic partner). You both must be at least age 55 on the benefit start date, and the youngest age will be used to determine the benefit percentage.

Benefit payments reduce your account value and death benefit base amount, and if your account value is reduced to zero, the death benefit base amount will also be zero.

However, you will continue to receive living benefit payments under the benefit option that you have chosen.

The amount of your income benefits

Your maximum annual benefit amount is the benefit percentage multiplied by the BBA. The benefit percentage is based on your age (or the ages of you and your spouse) at the time of your first benefit withdrawal under the rider and the benefit option that you select, either the single lifetime benefit or joint lifetime benefit. The joint lifetime benefit is based on the age of the younger of the two parties at the benefit start date. The benefit percentage **increases 0.10% each year** you wait to start payments until it reaches 8.0% for the single lifetime benefit and 7.0% for the joint lifetime benefit. For example, if you are age 76 on the benefit start date and you select the single lifetime benefit, your benefit percentage is set at 6.6%. Below is a table that shows the sample maximum benefit percentages.

Maximum benefit percentage table		
Age at benefit start date*	Single lifetime benefit	Joint lifetime benefit
55	4.5%	3.5%
65	5.5%	4.5%
75	6.5%	5.5%
85	7.5%	6.5%
90+	8%	7%

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

You have the flexibility to take your income payments monthly, quarterly, semiannually or annually. Other things to note about the flexibility of your benefit payments are:

- ★ A benefit payment may not be less than \$50.
- ★ You may forego a benefit payment in any year, but that benefit payment may not be carried over to the next year.
- ★ The benefit payment will never be less than any applicable required minimum distribution.

Enhanced death benefit for your beneficiaries

Rider death benefit

The rider provides a guaranteed death benefit to your beneficiaries, allowing you the opportunity to leave a legacy. This death benefit is available after the fifth contract anniversary, and replaces the death benefit under your annuity contract.

Your beneficiaries will be able to choose the death benefit payment option most attractive to them at the time of settlement. This flexibility can provide you with the peace of mind of knowing your beneficiaries will have options in an uncertain future. These death benefit payment options are available:

- ★ **Lump sum.** Your heirs may select to receive the basic DBA equal to the account value of your annuity plus 50% of the difference between the account value and the death benefit base amount. For example, if your account value is \$140,000 and your death benefit base amount is \$200,000, your beneficiaries would receive the account value plus \$30,000, making the lump sum death benefit \$170,000.
- ★ **Annuitization.** If your beneficiaries choose to receive the death benefit as an annuitization for at least five years, the death benefit would be calculated using the entire difference (100%) between the account value and the death benefit base amount. In our example, the death benefit under this payment option would be \$200,000. This amount would be annuitized at the guaranteed settlement option rate (1%) in your base contract over the selected period of time. Your beneficiaries could choose to receive these payments on a monthly, quarterly or annual basis.

Examples assume that no living income benefits were received. Any income benefits received or other withdrawals will reduce your death benefit base amount.

Proportion used in rider death benefit calculation	
Lump sum	Annuitization
50%	100%