



IncomeSustainer Plus Rider

R6032810NW

Form number may vary by state.

Product issued by Great American Life Insurance Company®

Overview

Issue ages

50-85

Income benefits may begin at age 55.

Rollup credits

At the end of each year during the 10-year rollup period, the current BBA is increased by 10% of all purchase payments received in the first contract year (including any applicable purchase payment bonuses) for the 10-year rollup period. Rollup credits cannot increase the BBA to more than the rollup cap. Withdrawals are deducted from rollup credits and the BBA is reduced.

Resets

Beginning with the first rider anniversary and any anniversary thereafter, the BBA may be reset to the account value, if greater. By resetting the BBA, the rollup credits can begin again and continue until the rollup cap is reached. A reset may increase the annual rider charge.

Living benefit payments

One year after the rider issue date, if the client is 55 years old or older, benefit payments may be taken through withdrawals based on the BBA and the benefit option that was selected. There are two ways to receive income:

- ④ Single lifetime benefit
- ④ Joint lifetime benefit

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

Death benefit options

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

- ④ **Lump sum:** Beneficiaries may select to receive the basic DBA equal to the account value plus 50% of the difference between account value and death benefit base amount.
- ④ **Annuitization:** If annuitized for at least five years, 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, rollup credits, death benefit base amount and BBA may be affected. The BBA will be reduced for any withdrawals taken before income benefits begin as well as those above the payment amount once income benefits have begun. The death BBA will be reduced for any withdrawals taken before income benefits begin as well as those in excess of the benefit amount once benefits have begun. This rider uses a proportionality concept. If a withdrawal is taken, the BBA or death BBA will be reduced by the same percentage that is withdrawn from the account value.

Rider charge

An annual charge of 1.15% of the BBA 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 living income benefits

The maximum annual income is the benefit percentage multiplied by the BBA. The benefit percentage for lifetime options is based on the client's age at the time of the first benefit withdrawal under the rider and the benefit option that was selected. The benefit percentage increases 0.10% each year until it reaches 8.0% for the single lifetime benefit and 7.0% for the joint lifetime benefit.

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+	8.0%	7.0%

Example of maximum benefit percentage for ages 65 - 75

Age at benefit start date*	Single lifetime benefit	Joint lifetime benefit
65	5.5%	4.5%
66	5.6%	4.6%
67	5.7%	4.7%
68	5.8%	4.8%
69	5.9%	4.9%
70	6.0%	5.0%
71	6.1%	5.1%
72	6.2%	5.2%
73	6.3%	5.3%
74	6.4%	5.4%
75	6.5%	5.5%

*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 heirs, the death benefit amount is the basic DBA with 50% of the difference between the account value and the BBA. If annuitization is selected, the amount is the entire excess (100%) between the BBA and account value, annuitized at a guaranteed settlement option rate over a five-year period.

Rider cancellation

The client may decline the rider at any time by written request. See the rider for more details.

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