Common questions and answers

If the beneficiary takes the payout on the death benefit, is there interest paid on the money?

Interest is paid on a lump sum death benefit when required under the rules of your state. Death benefit annuitization payments are calculated to include interest at the rate set out in the base contract.

How long can the BBA/DBBA roll up?

A rollup period ends on the earliest of 10 years, the date a withdrawal is taken that exceeds the free withdrawal allowance (or required minimum distribution, if larger), the date of death for which a death benefit is payable or the living benefits start date.

When does a rollup period begin?

A rollup period begins on the issue date or on a reset date.

How is the rollup credit calculated?

The rollup base consists of all purchase payments including any associated purchase payment bonuses, if any, received during the first contract year up to $750,000. However, if your client takes a withdrawal that is more than the annuity's free withdrawal allowance or required minimum distribution, then the rollup base amount for any future rollups will be reduced to the account value of the annuity immediately after the withdrawal, if lower.

Is there a maximum that the BBA/DBBA can reach?

No. Rollup credits may only increase the BBA/DBBA to a maximum of 250% of the rollup base but the client may continue to reset their BBA/DBBA until living benefits are elected.

If the client dies during the first five years of the contract and living benefits have not yet been elected, will the rider charges be refunded to the beneficiaries?

No, the beneficiaries would only receive the account value if the client dies during the five-year death benefit waiting period.

Notes

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 Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.

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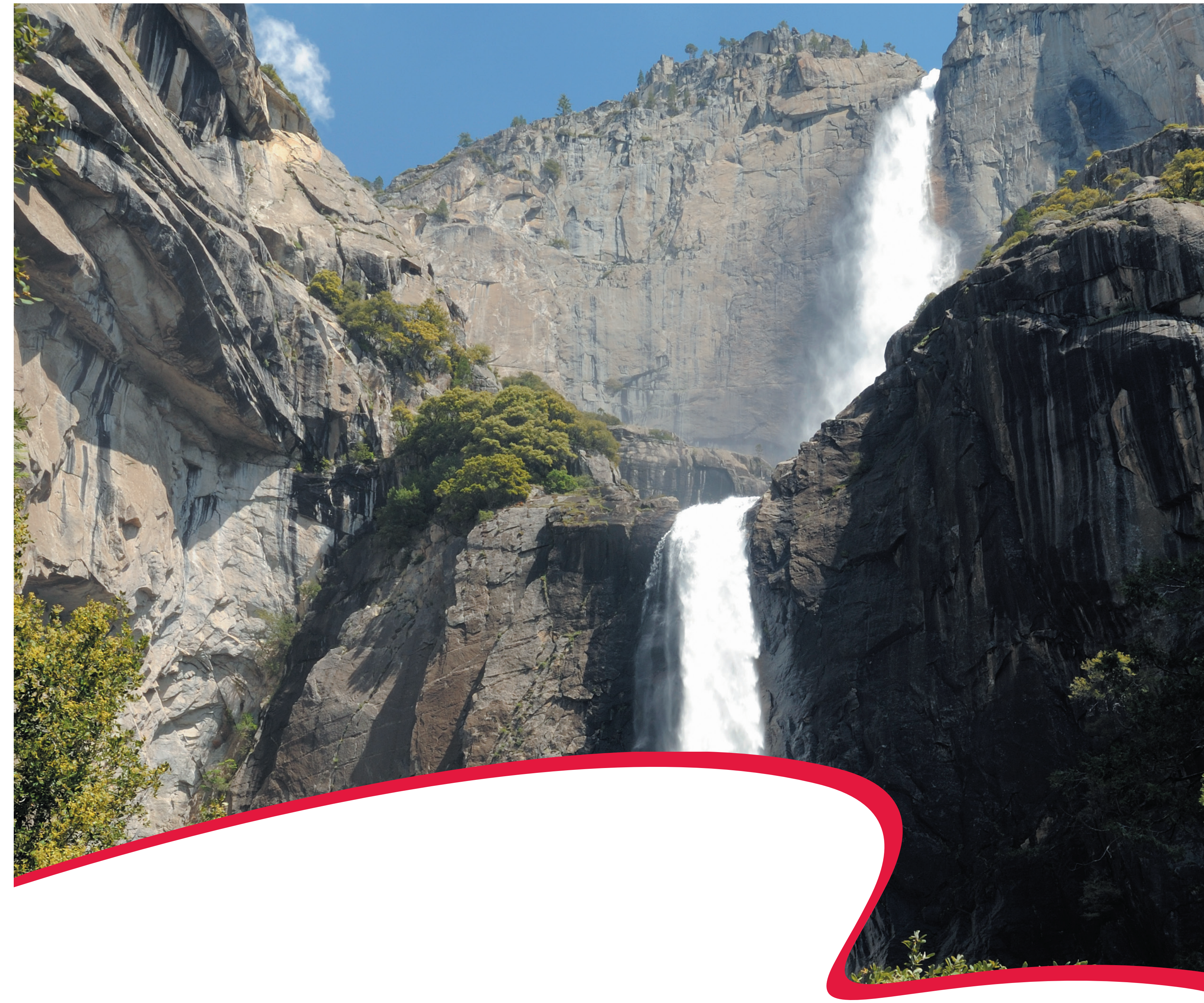

IncomeSustainer Plus Training Guide

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

IncomeSustainer Plus Training Guide

By now, you know the basic details of the IncomeSustainer® Plus rider from Great American Life®. Let's take a closer look at some of the mechanics that make the IncomeSustainer Plus work.

Rollup details: How your clients' benefits grow

Only purchase payments received in the first contract year up to the maximum amount listed on the contract specification page will be used in the rollup credit calculation–$750,000 for applicants age 79 or younger and $500,000 for those applicants between the ages of 80 and 85. This amount is called the **rollup base**. Any withdrawal above the free withdrawal amount (or required minimum distribution on a qualified contract) will reduce the rollup base to the account value at that time if the account value is less than the rollup base. A withdrawal above that amount will also stop rollup credits, which will not start again until a reset. The benefit base amount can not be increased to more than 250% of the rollup base due to a rollup credit.

To illustrate, suppose the IncomeSustainer Plus is added to a base contract with an initial purchase payment of $50,000. An additional $30,000 is added 60 days later. The owner takes a 5% withdrawal, a 10% free withdrawal and then a 15% withdrawal in the middle of the third, fifth and seventh contract years respectively. Assuming a 5% daily credited rate, here is the impact of these actions to the rider's values:

Rollup credits are pro-rated for partial years

Withdrawals are subtracted from the rollup credits

Withdrawals reduce BBA in proportion to AV reduction

EOY	AV	Rollup base	Rollup amount	BBA	Rider charge	Mid-year withdrawal
1	$82,824.89	$80,000.00	$7,500.00	$87,500.00	$920.00	-
2	$85,959.88	$80,000.00	$8,000.00	$95,500.00	$1,006.25	-
3	$84,809.08	$80,000.00	$3,702.01	$94,542.08	$1,044.66	$4,297.99
4	$87,870.30	$80,000.00	$8,000.00	$102,542.08	$1,179.23	-
5	$82,080.56	$80,000.00	-	$92,535.00	$1,179.23	$8,787.03
6	$85,120.43	$80,000.00	$8,000.00	$100,535.00	$1,064.15	-
7	$75,306.17	$74,454.43	-	$85,818.18	$986.91	$12,768.07
8	$78,084.57	$74,454.43	-	$85,818.18	$986.91	-

Upon reset, a new rollup period may begin. The rollup amount would be 10% of $74,454.

The rollup base is only reduced on withdrawals in excess of the FWA or RMD that reduce the AV below the eligible premiums

RMDs & FWAs do not reduce the rollup base

How living and enhanced death benefits work together

This rider offers protection for both your clients and their loved ones through two distinct benefits. The living benefit is determined by the **benefit base amount** (BBA). The **death benefit base amount** (DBBA) is used to derive the death benefit. After the five-year waiting period, but before your client chooses to start taking income payments, the DBBA will equal the BBA. Income payments will not reduce the BBA but will proportionately reduce the DBBA. This means an enhanced death benefit will be payable as long as the annuity's account value is positive.

If the beneficiary takes the enhanced death benefit as one lump sum payment, the enhanced death benefit is the average of the account value and the DBBA. If the beneficiary annuitizes the enhanced death benefit for at least five years, the enhanced death benefit is equal to the DBBA.

Let's look at an example. Suppose a 59-year old buys the IncomeSustainer Plus and the base annuity with a single purchase payment of $100,000. The base annuity earns 3% growth per year and no withdrawals are taken.

EOY	Account value	BBA	DBA
10	$116,764.54	$200,000	$200,000

In the 11th year, the owner elects to begin taking income payments. His single life, living benefit is $12,000 (6% of $200,000), which he takes as a single payment mid-year.

EOY	Account value	BBA	DBA
11	$105,788.80	$200,000	$179,747

If the owner then dies at the beginning of the 12th year, the beneficiaries have the option of receiving one payment of $142,768 or annual payments of $36,668 for the next five years.

Is the successor owner still an option at death?

Yes! Here's a quick example of what would happen.

Note that the enhanced death benefit waiting period is five years in all scenarios.

	Insured dies *before* benefit start date		Insured dies *after* benefit start date	
	and *before* completing enhanced death benefit waiting period	but *after* completing enhanced death benefit waiting period	but *before* completing enhanced death benefit waiting period	and *after* completing enhanced death benefit waiting period
No successor owner	Rider terminates, and only contract death benefit is payable.	Enhanced death benefit is payable. Note that enhanced death benefit will be reduced if living benefit payments have started.	Rider terminates, and only contract death benefit is payable.	Enhanced death benefit is payable. Note that enhanced death benefit will be reduced if living benefit payments have started.
Successor owner	Rider continues, and successor owner becomes "Insured" for purposes of both living benefits and enhanced death benefit.	Rider continues, and successor owner becomes "Insured" for purposes of both living benefits and enhanced death benefit.	If single lifetime benefit in effect, rider terminates. If joint lifetime benefit in effect, living benefits under rider continue, but no enhanced death benefit will be paid on later death of successor owner.	If single lifetime benefit in effect, rider terminates If joint lifetime benefit in effect, living benefits under rider continue, and enhanced death benefit will be paid on later death of successor owner. Note that enhanced death benefit will be reduced on account of living benefit payments.