Build Your Income And
Leave A Legacy With The

IncomeSustainer Plus

GREAT AMERICAN® INSURANCE GROUP | Annuities

Issued by Great American Life Insurance Company®

IncomeSustainer Plus

An optional rider from Great American Life Insurance Company

When you purchase a fixed-indexed annuity from Great American Life Insurance Company®, you can add the IncomeSustainer® Plus rider for an additional charge. It provides guaranteed growth for your retirement income and can help you leave an enhanced legacy for your loved ones. This also protects the money you've already accumulated, so you can spend less time worrying and more time enjoying your retirement.

How the IncomeSustainer Plus works

Adding the IncomeSustainer Plus to your annuity contract creates a new value referred to as the **benefit base**. The benefit base is the amount we use to calculate your rider income payments and enhanced death benefit. It starts with your initial purchase payment and increases by rollup credits and additional purchase payments.

Uncomplicate Retirement.

Great American. It pays to keep things simple.℠

Great American is proud to help **Vicki** from **California** live her life GREAT.

Grow Your Retirement Income

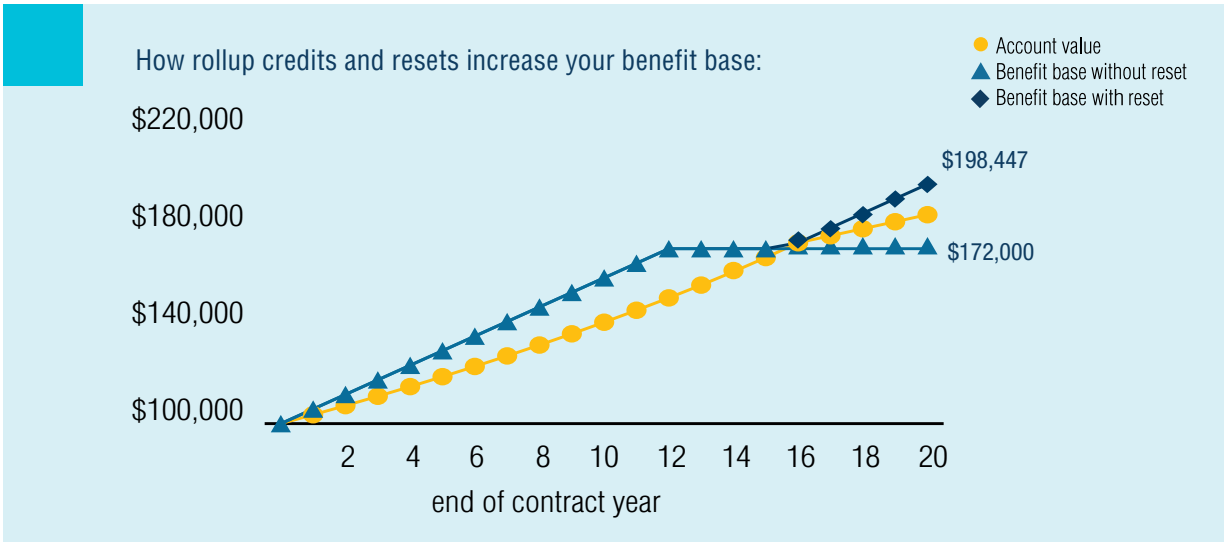
The IncomeSustainer Plus provides guaranteed growth of your benefit base. There are two ways for your benefit base to grow – **rollup credits** and **resets**.

Rollup credits

At the end of each year during the rollup period, your benefit base will increase by 6% of all of the purchase payments that we receive from you in the first contract year. The amount added to your benefit base is referred to as a rollup credit. The maximum rollup period is 12 years. Rollup credits are subject to limitations set out in the rider.

Resets

Before you begin taking income payments, if your annuity's account value exceeds your benefit base, you can choose to reset your benefit base to the account value. You may do this on any contract anniversary. If you choose to reset these amounts, a new rollup period will begin and the rider charge may increase.



Example assumes no withdrawals are taken and 6% simple interest rollup credit. Account values do not reflect actual market performance.

- **In years 1-12**, the graph shows how the benefit base increases due to rollup credits. No resets are available during this period because the account value is less than the benefit base.
- **In years 13-15,** the graph shows no increase in the benefit base because the rollup period has ended and the account value is less than the benefit base.
- **In year 16,** the graph shows how the benefit base increases due to a reset. A new rollup period begins.
- **In years 17-20,** the graph shows how the benefit base increases due to rollup credits.

Receive Lifetime Income

When you're ready to start receiving income, you can select from two different income options. Both options provide a guaranteed stream of income for life. Income payments may begin one year after you add the rider to your contract, as long as you meet the age requirements.

Single lifetime income

This option guarantees income payments for your lifetime. You must be at least age 55 when income payments begin.

Joint lifetime income

Income payments 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 income start date, and the younger age will be used to determine the income percentage.

Calculating your income payment

To determine the maximum amount of your annual income payments, we multiply your benefit base by your income percentage. The income percentage is based on age and the income option that you select. The income percentage is locked in once payments begin.

Your income percentage increases 0.10% each year you wait to start payments until it reaches 7.5% for single lifetime income and 6.5% for joint lifetime income.

Maximum income percentage table

Age at income start date	Single lifetime income	Joint lifetime income
55	4.0%	3.0%
60	4.5%	3.5%
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%
80	6.5%	5.5%
85	7.0%	6.0%
90+	7.5%	6.5%

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

Leave Your Legacy

The IncomeSustainer Plus can help you leave an enhanced legacy for your loved ones. After your fifth contract anniversary, your contract's death benefit is replaced with the rider's enhanced death benefit. The rider death benefit will never be less than the death benefit otherwise payable under your contract.

Your beneficiaries have the flexibility to receive the benefit amount as a one-time payment or a series of payments. Additionally, you have the option to restrict the type of payment your beneficiaries receive.

One-time payment

Your beneficiaries may choose to receive the benefit amount as a lump sum. The benefit amount for this option is the average of the account value and benefit base reduced by income payments and withdrawals.

For example, let's say your account value is $150,000 and your benefit base (reduced by income payments and withdrawals) is $200,000. Then the lump sum payment to your beneficiaries would be $175,000 ($350,000 ÷ 2).

Series of payments

Your beneficiaries may choose to spread the benefit amount into a series of payments. They can receive payments on a monthly, quarterly or annual basis. The benefit amount must be taken in at least five equal annual payments.

The benefit amount for this option is equal to the benefit base reduced by income payments and withdrawals. In the above example, the benefit amount under this payment option would be $200,000 plus interest.

Learn From Susan

To understand how the IncomeSustainer Plus rider can provide guaranteed income and build your legacy, consider Susan in the hypothetical example below.

About Susan:

- She is 55 years old and plans to retire in 12 years.
- She wants to supplement her Social Security income to maintain her current lifestyle.
- Her biggest fear is outliving her money, and she wants to leave a legacy for her family.

Finding an income solution

After researching income options with her financial professional, Susan decides to purchase a fixed-indexed annuity with a $100,000 purchase payment and adds the IncomeSustainer Plus rider. Here's how Susan receives income for life and leaves a legacy with this rider:

Step 1: Susan's benefit base grows

Rollup credits are applied to the benefit base during the 12-year rollup period. At the end of this period, Susan's benefit base has grown to $172,000 because she did not take any withdrawals or income payments.

Step 2: Susan decides to take income payments

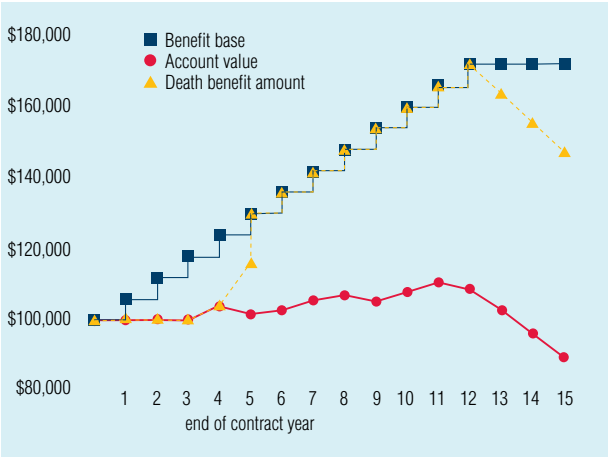
At age 67 (at the end of contract year 12), Susan chooses to start taking income payments on an annual basis.

Step 3: Susan's income percentage is determined

Her income percentage is set at 5.2% based on her age (67) and selected income option (single lifetime income).

Step 4: Susan receives income for life

Based on her benefit base ($172,000) and income percentage (5.2%), Susan will receive $8,944 ($172,000 x 5.2%) each year for the rest of her life **even if her account value is depleted.**



The death benefit amount in the graph above shows amounts on which the death benefit will be based. For contract years one through five, the example shows the contract death benefit amount, which is based on the account value. For subsequent years, it shows the rider death benefit amount that is used to calculate the death benefit if the beneficiary chooses a series of payments. The death benefit amount will be smaller if the beneficiary chooses a lump sum payment. Account values in the graph do not reflect actual market performance.

Step 5: Susan leaves a legacy for her family

When Susan purchased the rider, she designated her two children, Jane and John, as the beneficiaries. After receiving income payments for a number of years, Susan dies. The enhanced death benefit under the rider is then paid to her children. Jane chooses to receive the death benefit as a lump sum, while John decides to spread his payments over a period of five years.

Additional Things To Know About The IncomeSustainer Plus

Issue ages

You may purchase the rider with your Great American Life® fixed-indexed annuity contract if you are between the ages of 50-85.

Flexibility of income payments

One year after the rider issue date, you may take income payments at any time (if age 55 or older). You may forgo an income payment in any year, but that income payment may not be carried over to the next year. The total income amount that can be taken in a year will never be less than any applicable required minimum distribution.

Impact of withdrawals

Your benefit base will accumulate rollup credits as long as your withdrawal(s) does not exceed the free withdrawal allowance or required minimum distribution. Your benefit base will be reduced for withdrawals taken before income payments begin. After income payments have begun, your benefit base will also be reduced for any withdrawals that are greater than the income amount.

This rider uses a proportionality concept. If you take a withdrawal (other than to pay rider charges or to use as your income payment amount), the benefit base will be reduced by the same percentage that you withdraw from your annuity's account value. Rollup credits stop if you take a withdrawal that exceeds the free withdrawal allowance.

If you take a withdrawal that does not exceed the free withdrawal allowance, your rollup credit will be reduced dollar for dollar for that year. Rollup credits will continue to accumulate thereafter until the end of the rollup period.

Annuity commencement date

If you reach the annuity commencement date of your contract, the benefit base will stop accumulating rollup credits.

Your contract's annuity commencement date is generally no later than the contract anniversary after you or a joint owner reach age 95. This means, if the maximum rollup period is 12 years and you purchase your contract when you are age 84 or older, we may require you to annuitize your contract or begin taking income payments under the rider by the annuity commencement date. In this case, you will not receive 12 years of rollup credits.

Rider charge and cancellation

An annual rider charge of 1.35% will be taken at the end of each contract year. The charge is based on your benefit base and is deducted from your account value. It will be waived once your account value reaches zero due to income payments and rider charges. If you surrender the contract or terminate the rider, a prorated rider charge will apply at that time.

The rider charge may 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 of your contract before income payments begin.

You may cancel the rider at any time.

What happens at death

	Before income payments begin		After income payments begin	
	During first five contract years	***After first five contract years***	***During first five contract years***	***After first five contract years***
If your contract has a successor owner	The rider continues and the successor owner becomes the "Insured" for purposes of both income payments and the enhanced death benefit.		If single lifetime income option is in effect, the rider terminates.	
			If the joint lifetime income option is in effect, rider income payments continue, but the enhanced death benefit will not be paid on later death of the successor owner.	If the joint lifetime income option is in effect, rider income payments continue, and the enhanced death benefit will be paid on later death of the successor owner.
If no successor owner	The contract's death benefit is payable.	The rider's enhanced death benefit is payable.	The contract's death benefit is payable.	The rider's enhanced death benefit is payable.

A successor owner must be a spouse or civil union or domestic partner. They must be the sole beneficiary. They do not have to be a joint owner.

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