

Rider Reference Guide

For Fixed-Indexed Annuities From Great American Life Insurance Company®

	IncomeSecureSM Guaranteed income rider <i>R6036711NW</i>	Inheritance EnhancerSM Guaranteed death benefit rider <i>R6042513NW</i>	IncomeSustainer[®] Plus Guaranteed income & death benefit rider <i>R6032810NW</i>
Issue age	40-85	50-85	50-85
Rollup credit	7% simple interest	7% simple interest	6% simple interest
Rollup period	10 years	10 years	12 years
Current rider charge	0.95% of benefit base, deducted from account value	0.95% of benefit base, deducted from account value	1.35% of benefit base, deducted from account value
Comparison			
Rider elected at issue only	✓	✓	✓
Resets available on first contract anniversary	✓	✓	✓
Increasing income percentages	✓		✓
Guaranteed death benefit		✓	✓
Lump sum or annuitization payout options available for guaranteed death benefit		✓	✓
Refund of rider charges available upon death	✓	✓	

Income percentages for IncomeSecure and IncomeSustainer Plus

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%

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%



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

Please refer to the applicable rider for definitions and complete terms and conditions, as this is a summary of certain features of the riders. Form numbers, features and availability may vary by state. Riders not available on all products. Refer to the interest rate chart for details.
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