

Income KeeperSM Rider Overview

Issue ages

40–85 (Income payments may begin after the fifth contract anniversary provided client is age 55+.)

Interest and income credits

The benefit base starts with the account value on the rider effective date and is increased by additional purchase payments. An amount equal to 100% of the interest credited to the annuity's account value is credited to the benefit base. On top of that, the benefit base is increased by a rollup amount at the end of each full contract year during the rollup period. The rollup amount for any contract year is 2% of the rollup base, which is equal to total purchase payments, less adjustments for certain withdrawals. The rollup period lasts up to a maximum of 10 years. It will end earlier than that and the 2% rollups will stop if the client begins to take income payments.

Income payments

Five years after the rider effective date, if the contract owner is age 55 or older, income payments may be taken through withdrawals based on the benefit base and the income option that was selected. There are two ways to receive income — single lifetime income and joint lifetime income. If the joint lifetime income is selected, both parties must also be at least age 55 on the income start date.

Increasing income potential

After income payments begin, the benefit base continues to increase by an amount equal to 100% of the interest credited to the account value. Each income payment will be calculated based on the current benefit base.

Effect of withdrawals

Withdrawals may be taken during any phase of the contract, but account value, rollup base, income credits and benefit base may be affected. The benefit base will be reduced for withdrawals taken before income payments begin. The benefit base will also be reduced for withdrawals that exceed the income payment amount once income payments have begun. The benefit base is not reduced for withdrawals to pay rider charges or income payments. For other withdrawals, the reduction in the benefit base uses a proportionality concept. If a withdrawal is taken, the benefit base will be reduced by the same percentage that the withdrawal reduces the account value.

Effect of withdrawals (Cont.)

In addition, if a withdrawal before income payments have begun exceeds the contract's 10% free withdrawal allowance, the rollup period will end and the 2% income credits will stop. If a withdrawal does not exceed the contract's 10% free withdrawal allowance, income credits will continue until the end of the rollup period, but the 2% income credit for that year will be reduced dollar for dollar.

The benefit base will continue to increase by an amount equal to 100% of the interest credited to the account value, regardless of withdrawals.

Amount of income payments

The maximum annual income is the income percentage multiplied by the benefit base. The income percentage is based on the client's age at the time of the first income payment under the rider and the income option that was selected.

Income percentage table

Age at income start date	Single lifetime income	Joint lifetime income
55–64	4.0%	3.0%
65 and over	5.0%	4.0%

Rider charge

An annual charge of 0.50% of the current benefit base will be taken at the end of each contract year. The charge will be taken from the account value. Amounts withdrawn to pay the charge are exempt from early withdrawal charges. The charge will be waived once the account value reaches zero due to payments of rider charges and income payments. A prorated portion of the rider charge will be taken upon surrender of the contract or termination of the rider. ***The rider charge will be refunded at death if income payments have not started.***

Rider cancellation

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



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

Guarantees provided in this rider are subject to the claims-paying ability of the issuing insurance company. Please refer to the rider 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 R1110616NW. Form numbers and features may vary by state. Not available in all states.