

Rider Reference Guide

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



	IncomeSecure® Guaranteed income rider <i>R6036711NW</i>	Inheritance EnhancerSM Guaranteed death benefit rider <i>R6042513NW</i>
Issue age	40-85	50-85
Rollup credit	6% simple interest	9% simple interest for issue ages 50-75 6% simple interest for issue ages 76-85
Rollup period	10 years	10 years
Current rider charge	0.95% of benefit base, deducted from account value	1.15% of benefit base, deducted from account value
Available income options	Single lifetime income Joint lifetime income	N/A
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	✓	✓

IncomeSecure Income Percentages

IncomeSecure income percentages			Example of income percentages for ages 65-75		
Age at income start date	Single lifetime income	Joint lifetime income	Age at income start date	Single lifetime income	Joint lifetime income
55	4.0%	3.0%	65	5.0%	4.0%
65	5.0%	4.0%	66	5.1%	4.1%
75	6.0%	5.0%	67	5.2%	4.2%
85	7.0%	6.0%	68	5.3%	4.3%
90+	7.5%	6.5%	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%



It pays to keep things simple.®

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. Great American® appearing with the Great American Logo is a registered trademark of Great American Insurance Company and is used under license.

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