

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 ages	40-85	50-85
Rollup credit	7% 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.

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