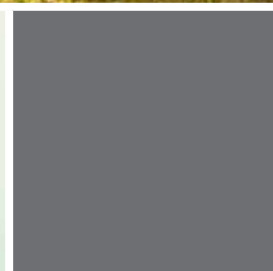


# Build Your Income With The IncomeDuo

*A guaranteed income rider for married couples*



**GREATAMERICAN**<sup>®</sup>  
INSURANCE GROUP

Uncomplicate Retirement<sup>®</sup>

*Issued by Great American Life Insurance Company<sup>®</sup>*

# IncomeDuo

*An optional rider from Great American Life Insurance Company*

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When you purchase a fixed-indexed annuity from Great American Life Insurance Company®, you may have the opportunity to add the IncomeDuo<sup>SM</sup> rider for an additional charge. It provides guaranteed growth for your retirement income. This also protects the money you've already accumulated, so you can spend less time worrying and more time enjoying your retirement.

## **How the IncomeDuo works**

Adding the IncomeDuo 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. 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.®



Photo submitted by **William**  
from **Washington**, Great  
American customer since **2014**.

# Grow Your Retirement Income

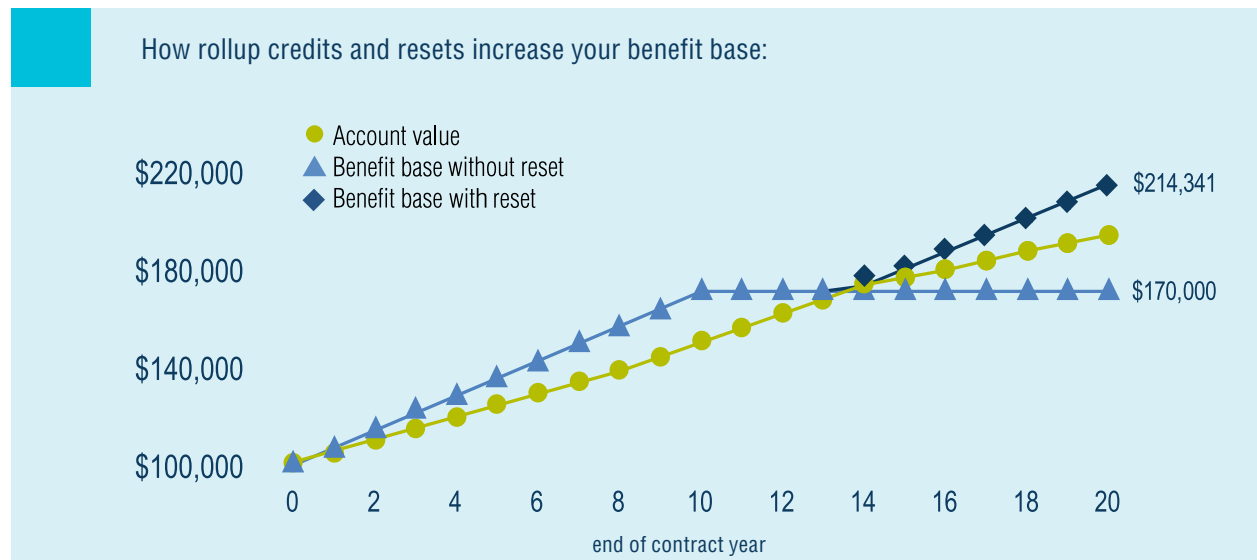
The IncomeDuo<sup>SM</sup> provides guaranteed growth of your benefit base. There are two ways for your benefit base to grow – rollup credits and resets.

## Rollup credits

At the end of each year during the rollup period, your benefit base will increase by 7% 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 10 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 7% simple interest rollup credit. Account values do not reflect actual market performance.*

- **In years 1-10**, 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 11-13**, 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 14**, the graph shows how the benefit base increases due to a reset. A new rollup period begins.
- **In years 15-20**, the graph shows how the benefit base increases due to rollup credits.

# Receive Lifetime Income

With the IncomeDuo<sup>SM</sup>, you and your spouse can receive a guaranteed stream of income for life. Income payments may begin at any time, as long as you both meet the age requirements.

## 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 the income percentage, which is based on age. 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 7.0%.**

Maximum income percentage table	
Age at income start date	Joint lifetime income
55	3.5%
60	4.0%
65	4.5%
66	4.6%
67	4.7%
68	4.8%
69	4.9%
70	5.0%
71	5.1%
72	5.2%
73	5.3%
74	5.4%
75	5.5%
80	6.0%
85	6.5%
90+	7.0%

*Use the age of the younger spouse (or domestic partner). If death or divorce occurs before income payments begin, income payments will be calculated using a rate that is 0.5 percentage points higher.*

# Income For Two: Learn From Paul And Jane

To understand how the IncomeDuo rider can provide guaranteed income, consider the hypothetical example below.

## About Paul and Jane:

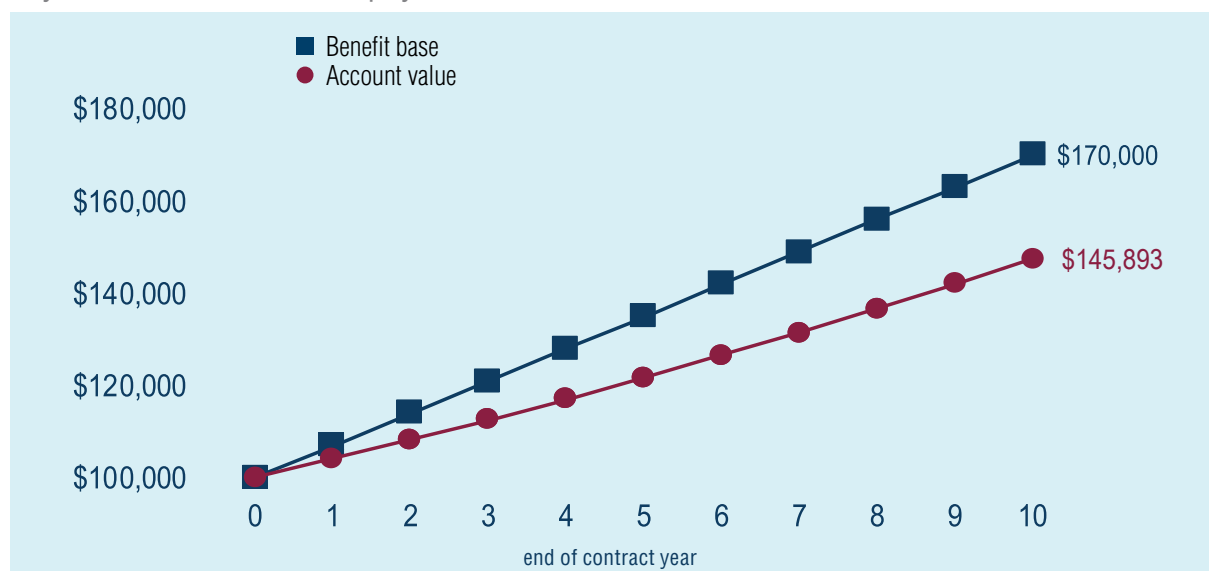
- Both are 57 years old and plan to retire in 10 years.
- They want to supplement their Social Security income to maintain their current lifestyle.
- Their biggest fear is outliving their money.

## Finding an income solution

After researching income options with their financial professional, Paul and Jane decide to purchase a fixed-indexed annuity with a \$100,000 purchase payment and add the IncomeDuo rider. Here's how Paul and Jane receive income for life with this rider.

### Step 1: Paul and Jane's benefit base grows

Rollup credits are applied to the benefit base during the 10-year rollup period. At the end of this period, the benefit base has grown to **\$170,000** because Paul and Jane did not take any withdrawals or income payments.



*Example assumes no withdrawals are taken and a 7% simple interest rollup credit. Account value assumes a 5% annual growth rate.*

### Step 2: Paul and Jane decide to take income payments

At age 67 (at the end of contract year 10), Paul and Jane choose to start taking income payments on an annual basis.

### Step 3: Their income percentage is determined

The income percentage is set at 4.7% based on their ages (67).

### Step 4: Paul and Jane receive income for life

Based on the benefit base (\$170,000) and income percentage (4.7%), Paul and Jane will receive \$7,990 ( $\$170,000 \times 4.7\%$ ) each year for the rest of their lives **even if their account value is depleted**.





# Additional Things To Know About The IncomeDuo

## Issue ages

You may purchase the rider with your Great American Life® fixed-indexed annuity contract if you are married and are between the ages of 40-85.

## Flexibility of income payments

You may take income payments at any time (as long as you and your spouse are 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.

## Rider charge and cancellation

An annual rider charge of 1.05% 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, or a withdrawal that is more than your annuity's free withdrawal allowance or a required minimum distribution.

You may cancel the rider at any time.

## What happens at death

	Before income payments begin	After income payments begin
If one spouse dies	When the surviving spouse is ready to begin receiving income, payments will be calculated using a single lifetime income percentage, which is 0.50% higher than the joint lifetime income percentage.	Rider income payments continue for the life of the surviving spouse.
If both spouses die	The rider terminates and the annuity contract's death benefit is payable.	The rider terminates and the annuity contract's death benefit is payable.



Uncomplicate Retirement®



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This information is not intended or written to be used as legal or tax advice. It was written solely to support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an independent attorney or tax advisor. This brochure is a general description of the product. Please read your rider for definitions and complete terms, conditions and limitations, as this is a summary of the rider's features. The IncomeDuo<sup>SM</sup> rider issued by Great American Life Insurance Company<sup>®</sup> (R6059018NW) is an optional Life rider for which there is an annual charge. Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states. Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.

**All guarantees based on the claims-paying ability of Great American Life.**

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