

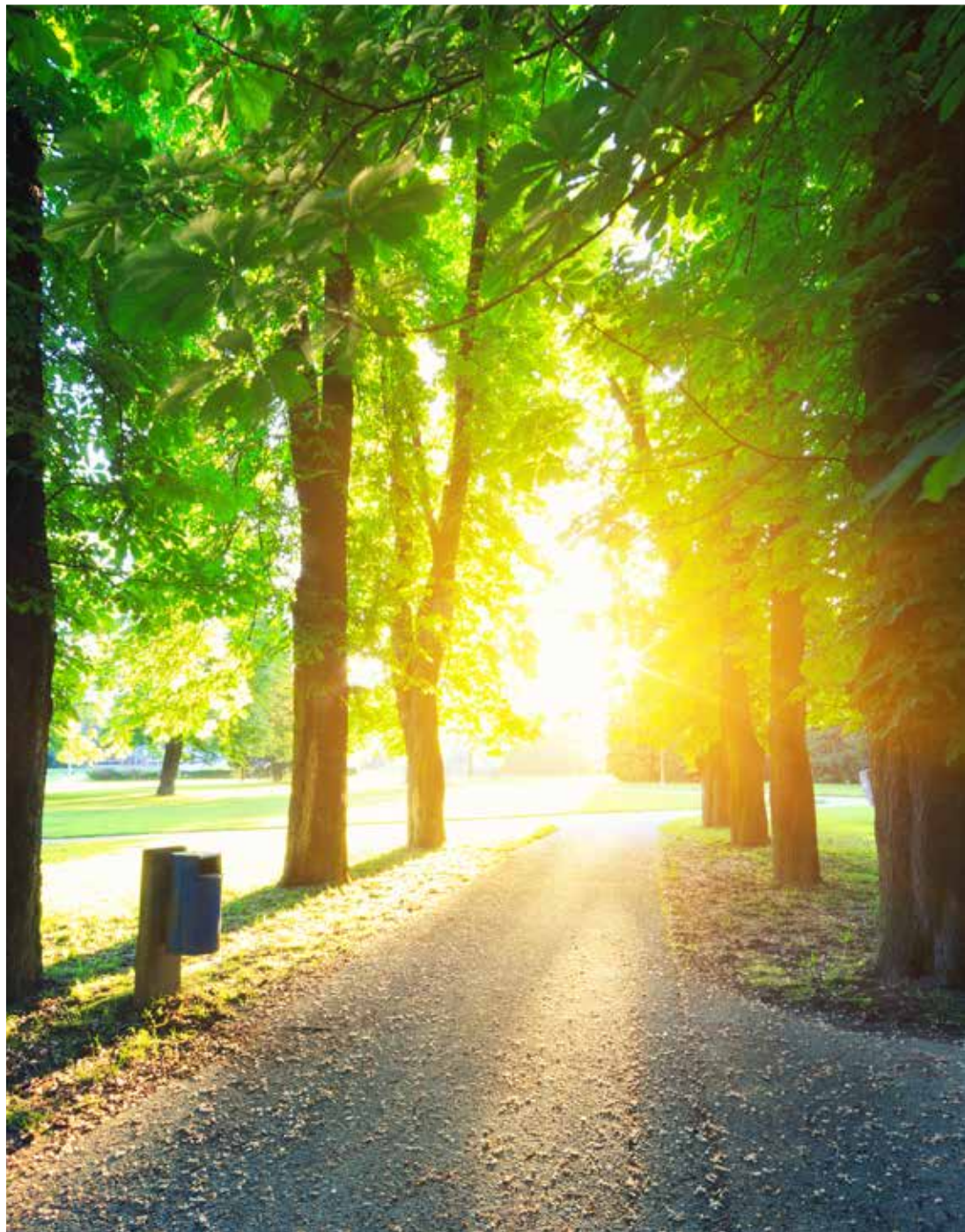
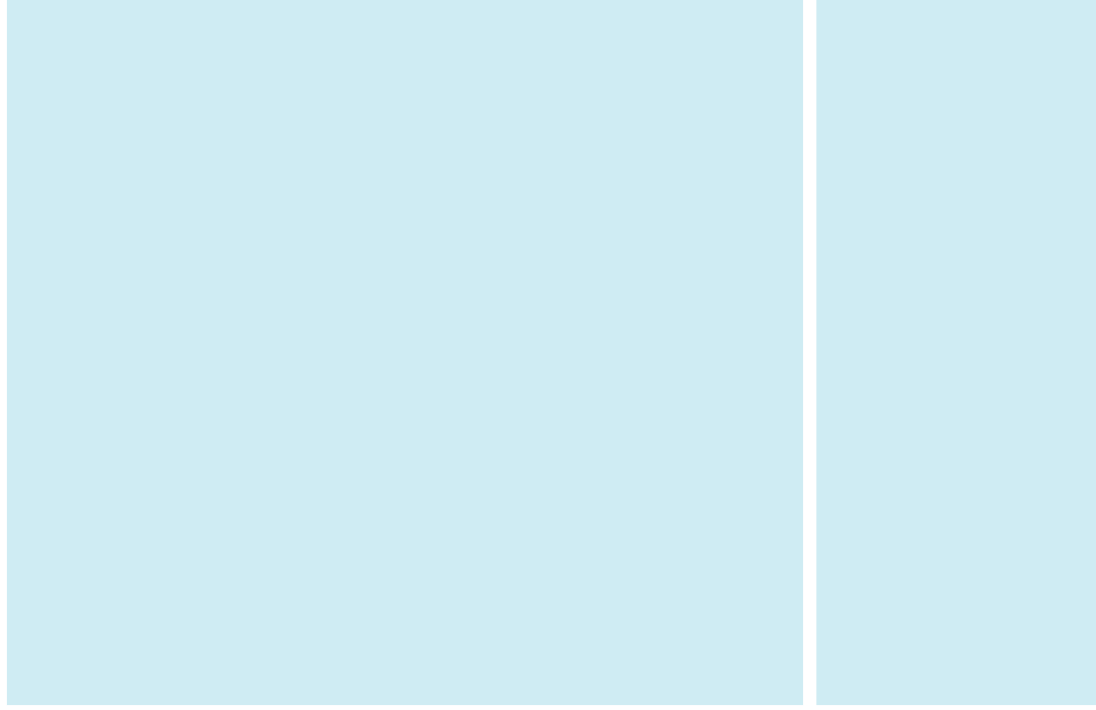
Preserve Your Legacy With The
Legacy Income Option

Available with the American Custom 10



GREATAMERICAN
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Issued by Great American Life Insurance Company®



Legacy Income Option

An optional rider from Great American Life Insurance Company

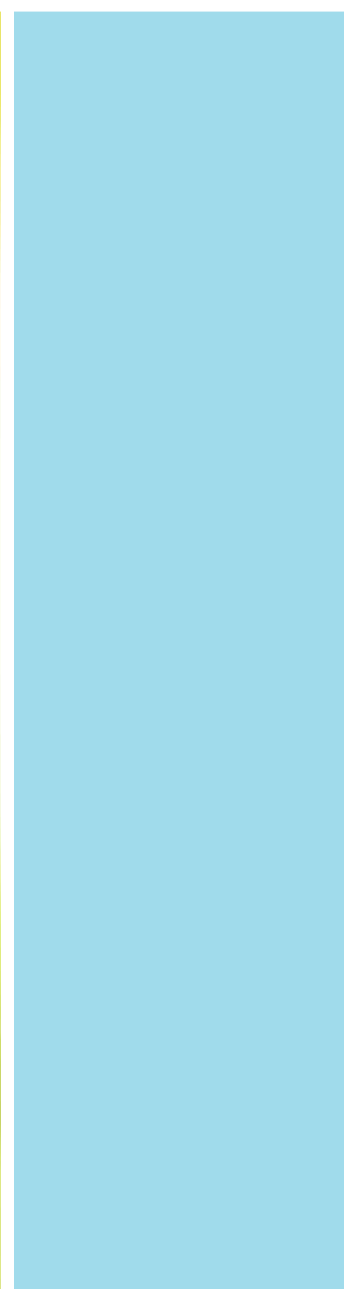
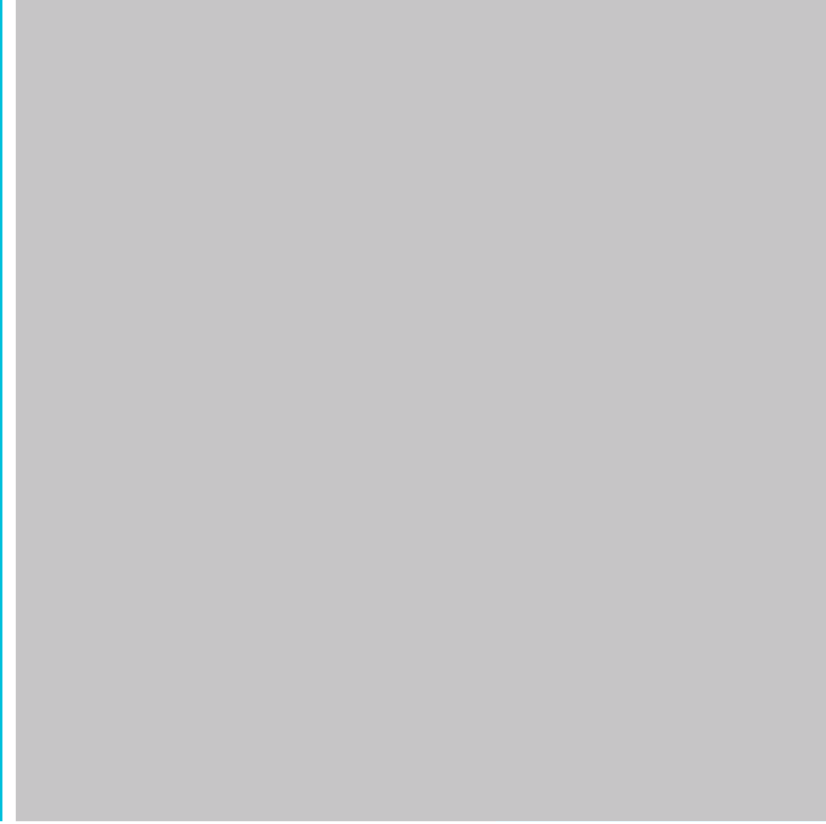
When you purchase an American Custom 10SM fixed-indexed annuity, you can add the Legacy Income OptionSM for an additional charge. It provides the ability to access retirement income while preserving your financial legacy. This means you can spend less time worrying and more time enjoying your retirement.

How the Legacy Income Option works

Adding the Legacy Income Option to your annuity contract creates a new value referred to as the benefit base. The benefit base is the amount we use to calculate the death benefit for your beneficiaries. The benefit base starts with your initial purchase payment and increases by additional purchase payments received in the first contract year.

Uncomplicate Retirement.

Great American. It pays to keep things simple.SM



Access Your Money And Leave a Legacy

Access your money

With the Legacy Income Option rider, you can withdraw up to 5% of your account value, or your required minimum distribution if greater, on an annual basis without decreasing your benefit base. The withdrawals are referred to as protected withdrawals. They are available for up to 10 contract years and are not cumulative.

Provide for your loved ones later

After your first contract anniversary, your contract's death benefit is replaced by the Legacy Income Option rider death benefit. Your beneficiaries have the flexibility to receive their death benefit amount as a one-time payment or a series of payments. Each beneficiary can choose the option that fits his or her needs best.

One-time payment

Your beneficiaries may choose to receive the death benefit amount as a lump sum. The death benefit amount for this option is the account value plus 50% of any amount by which the benefit base exceeds the account value.

Series of payments

Your beneficiaries may choose to spread the death benefit amount into a series of five annual payments. The payout amount is equal to the benefit base plus interest.



Learn from Bill

To understand how the Legacy Income Option rider allows access to your retirement income while preserving the financial legacy you leave for your loved ones, consider Bill in the hypothetical example below.

About Bill:

- He is 70 years old and retired.
- He uses Social Security income and personal savings to cover his living expenses.
- He wants to protect his assets and leave a legacy for his daughter, plus have access to his money if needed.

Finding a solution

Bill purchases an American Custom 10 with a \$100,000 purchase payment and chooses to add the Legacy Income Option rider. Here's how Bill uses the rider to receive income now and leave a legacy later.

Step 1: Bill receives income

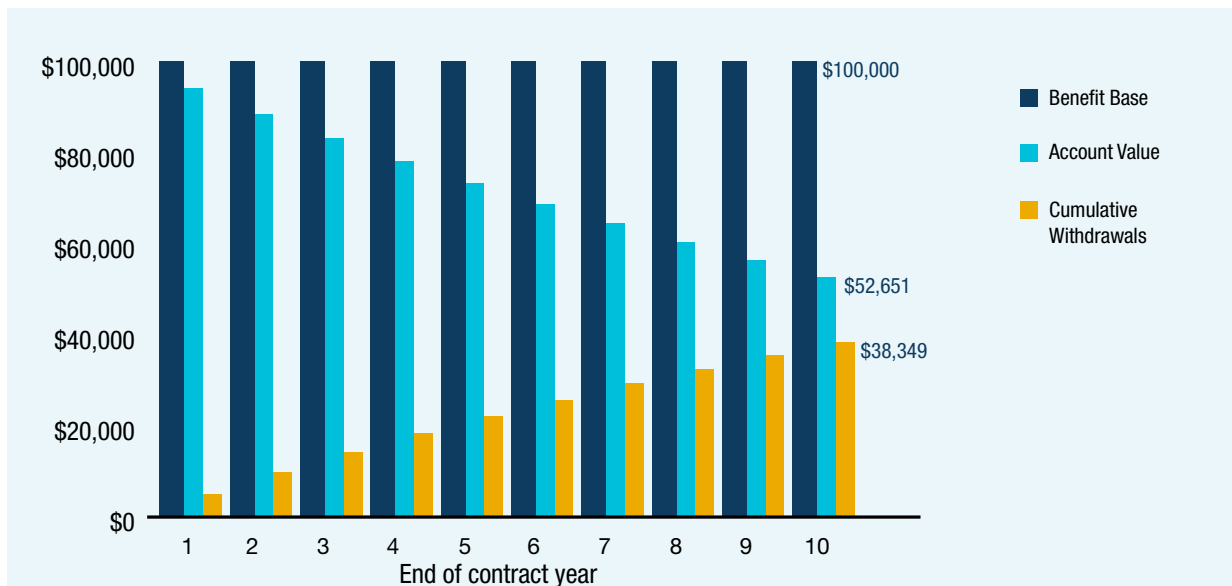
Bill decides to take protected withdrawals of 5% every year for the first 10 contract years.

Step 2: Bill leaves a legacy

Bill passes away at age 80 with an account value of \$52,651. Despite withdrawing \$38,349, Bill's benefit base remains equal to his purchase payment of \$100,000.

Step 3: Bill's daughter receives a death benefit

Bill's daughter has the option to receive the full \$100,000 over the course of five years or a one-time lump sum payment of \$76,325.



Account values do not reflect actual market performance.

Additional Things To Know About The Legacy Income Option

Issue ages

You may purchase the rider with your American Custom 10 contract if you are between the ages of 40-75.

Flexibility of protected withdrawals

You can take protected withdrawals at any time after the rider effective date without affecting your benefit base.

Impact of excess withdrawals

Every withdrawal is an excess withdrawal unless it is a protected withdrawal or a withdrawal to pay rider charges. If you take an excess withdrawal, the benefit base will be reduced by the same percentage that you withdraw from your annuity's account value.

Rider charge and cancellation

An annual rider charge of 0.90% 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. If you surrender the contract or terminate the rider, a prorated rider charge will apply at that time.

You may cancel the rider at any time.

What happens at death

	Before the first contract anniversary	On or after first contract anniversary
If your contract has a successor owner	If the insured becomes the successor owner, the rider continues.	
	If someone other than the insured becomes the successor owner, the rider terminates.	
If no successor owner	The rider terminates and the contract's death benefit is payable.	The rider terminates and the rider's death benefit is payable.



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 American Custom 10 (P1104314NW and P1104414NW) and Legacy Income Option (R6049614NW) are issued by Great American Life Insurance Company (Cincinnati, Ohio). 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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Not Insured by any Federal Government Agency		Not a Deposit

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