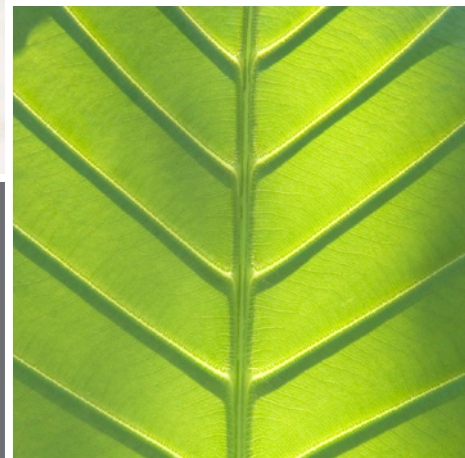
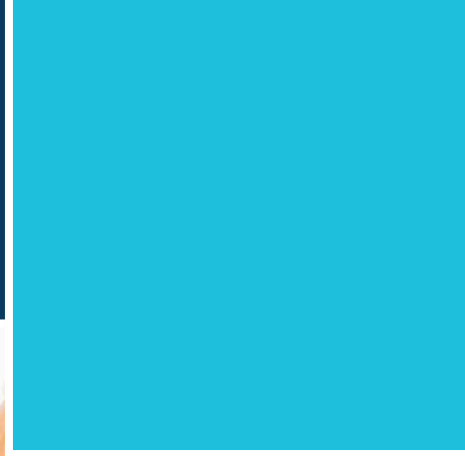


Build Your Income With The Stacked Income Option

Available with the American Custom 10



**GREAT AMERICAN**
INSURANCE GROUP

Uncomplicate Retirement[®]

Issued by Great American Life Insurance Company[®]

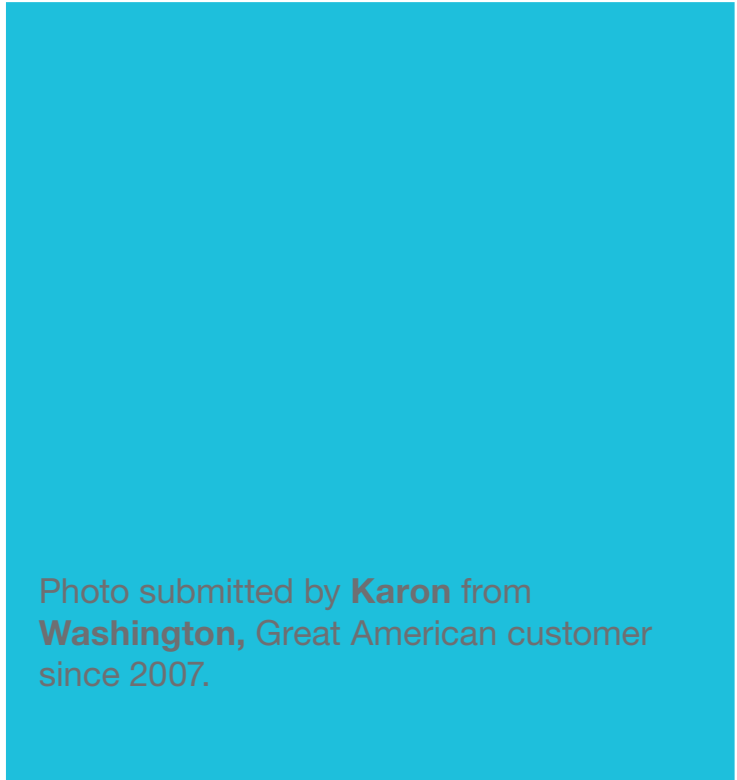


Photo submitted by **Karon** from **Washington**, Great American customer since 2007.

Stacked Income Option

An optional rider from Great American Life Insurance Company

When you purchase an American Custom 10[®] fixed-indexed annuity from Great American Life Insurance Company[®], you can add the Stacked Income Option rider for an additional charge. It offers lifetime income payments that could increase every year. This means you can spend less time worrying and more time enjoying your retirement.

How the Stacked Income Option works

Adding the Stacked Income Option to your American Custom 10 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, account value interest and additional purchase payments.



Uncomplicate Retirement.[®]
Great American. It pays to keep things simple.[®]

Grow Your Retirement Income

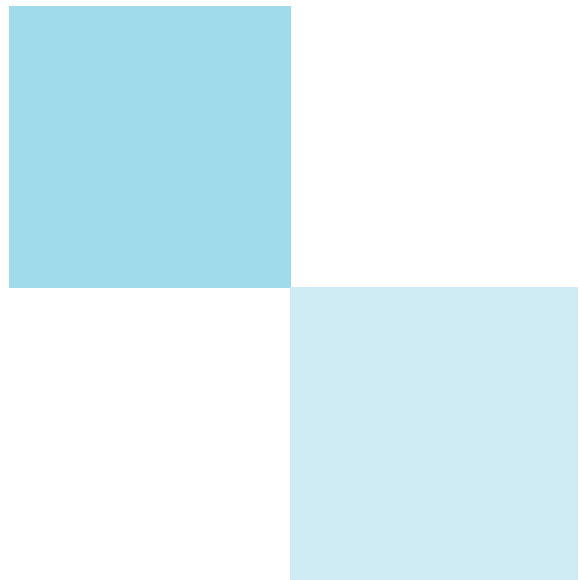
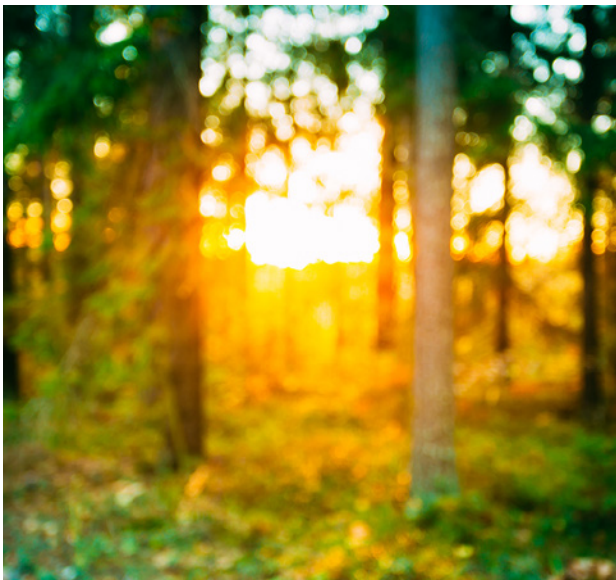
The Stacked Income Option provides guaranteed growth of your benefit base. There are two ways for your benefit base to grow – **rollup credits** and **account value interest**.

Rollup credits

Your benefit base is guaranteed to increase by 4% every year during the rollup period. 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 the limitations set out in the rider.

Account value interest

Your benefit base also grows by an amount equal to the interest credited to your annuity's account value. The benefit base will continue to increase by account value interest even after you start receiving income payments. This feature could result in increased income payments throughout your retirement years.



Receive Lifetime Income

When you're ready to start receiving payments, you can select from two different income options. Both options provide a guaranteed stream of income for life. Income payments may begin five years after you add the rider to your contract, as long as you meet the age requirements.

Single lifetime income

This option guarantees income payments for your lifetime. You must be at least age 55 when income payments begin.

Joint lifetime income

With this option, income payments are guaranteed for the joint lifetimes of you and your spouse, or legally recognized domestic partner. You must both be at least age 55 on the income start date, and the younger age will be used to determine how much income you'll receive.

Calculating your income payment

To determine the maximum amount of your annual income payments, we multiply your benefit base by your income percentage. The income percentage is based on age and the income option you select. 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 7.5% for single lifetime income and 6.5% for joint lifetime income.

Maximum income percentage table		
Age at income start date	Single lifetime income	Joint lifetime income
55	4.0%	3.0%
60	4.5%	3.5%
65	5.0%	4.0%
66	5.1%	4.1%
67	5.2%	4.2%
68	5.3%	4.3%
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%
80	6.5%	5.5%
85	7.0%	6.0%
90+	7.5%	6.5%

If joint lifetime, use the age of the younger spouse (or domestic partner).

Learn From Linda

To understand how the Stacked Income Option can provide lifetime income and increasing income payments, consider Linda in the hypothetical example below.

About Linda:

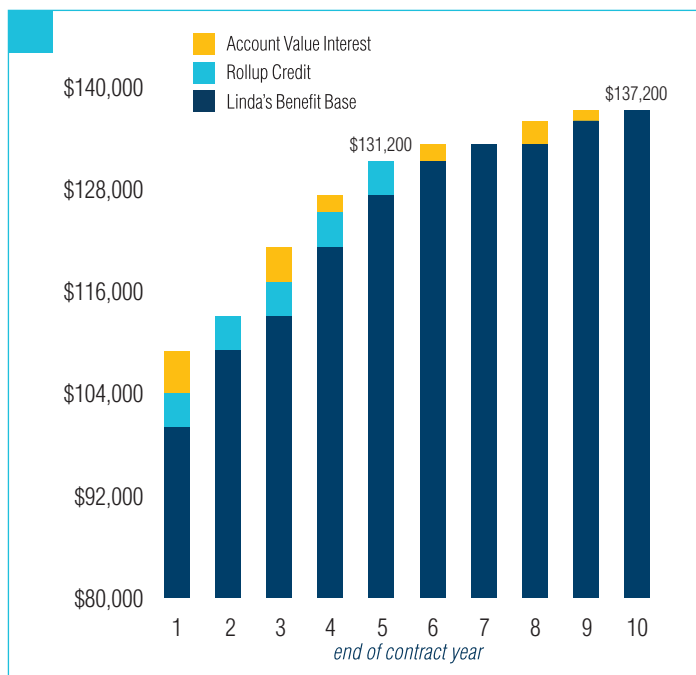
- She is 60 years old and plans to retire in five years.
- She wants to supplement her Social Security income and have the opportunity for increasing income throughout her retirement years.
- Her biggest fears are outliving her money and healthcare costs.

Finding an income solution

Linda purchases an American Custom 10[®] with a \$100,000 purchase payment and chooses to add the Stacked Income Option. Here's how Linda receives guaranteed income for life with this rider.

Step 1: Linda's benefit base grows

At the beginning of contract year one, Linda's benefit base is equal to \$100,000. Each year, her benefit base grows by the guaranteed 4% rollup credit. In years that Linda's account value is credited with interest, the same amount is also added to her benefit base.



Rollup credits stop in year five when Linda chooses to begin receiving income payments, but her benefit base continues to increase by account value interest for the life of the contract.

Account value interest is hypothetical and not indicative of the amount of interest that would be credited to your annuity.

Step 2: Linda decides to take income payments

At the end of contract year five when Linda is 65, she chooses to start taking income payments on an annual basis.

Step 3: Linda's income percentage is determined

Her income percentage is set at 5.0% based on her age (65) and selected income option (single lifetime income).

Step 4: Linda receives income for life

Based on her benefit base (\$131,200) and income percentage (5.0%), Linda receives **\$6,560** ($\$131,200 \times 5.0\%$) at the end of contract year five. Her benefit base continues to grow by account value interest. By contract year 10, **Linda's income payment increases to \$6,860** ($\$137,200 \times 5.0\%$). This growth opportunity continues for the life of the contract.

Additional Things To Know About The Stacked Income Option

Issue ages

You may purchase the rider with your American Custom 10 contract if you are between the ages of 40-85.

Flexibility of income payments

Five years after the rider issue date, you may take income payments at any time upon written request (if 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

Before income payments begin, your benefit base will be reduced for every withdrawal unless it is to pay rider charges. After income payments have begun, your benefit base will also be reduced for every withdrawal unless it is an income payment or it is to pay rider charges.

This rider uses a proportionality concept. If you take a withdrawal (other than an income payment or to pay rider

charges), the benefit base will be reduced by the same percentage that you withdraw from your annuity's account value. Withdrawals greater than the free withdrawal amount may be subject to early withdrawal charges.

If you take a withdrawal that is more than the free withdrawal allowance or required minimum distribution, then your rollup credits will stop. If you take a withdrawal other than to pay rider charges, 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 1.35% 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.

You may cancel the rider at any time.

What happens at death

	Before income payments begin	After income payments begin
If your contract has a successor owner	The rider continues and the successor owner becomes the "Insured" for purposes of income payments.	If <i>single lifetime income</i> option is in effect, the rider terminates. If the <i>joint lifetime income</i> option is in effect, rider income payments continue.
If no successor owner	The rider terminates and the contract's death benefit is payable. Rider charges are refunded.	The rider terminates and the contract's death benefit is payable.

A successor owner must be a spouse or civil union or domestic partner. They must be the sole beneficiary. They do not have to be a joint owner.





Great American Life Insurance Company is not an investment adviser and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation.

Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax. This information is not intended or written to be used as legal or tax advice. It is 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 Stacked Income Option (R6046914NW) are issued by Great American Life Insurance Company (Cincinnati, Ohio). Rider form number may vary by state. Products and features may vary by state, and may not be available in all states.

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

Products issued by Great American Life Insurance Company®, member of Great American Insurance Group, Cincinnati, Ohio.
© 2019 by Great American Life Insurance Company. All rights reserved.

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