

# American Custom 10<sup>®</sup> Rider Reference Guide

From Great American Life Insurance Company<sup>®</sup>

Only one rider may be selected, and the selected rider must be added at time of contract issue.

	<b>Simple Income Option<sup>®</sup></b> <i>R6047014NW</i>	<b>Stacked Income Option<sup>SM</sup></b> <i>R6046914NW</i>
Issue age	40-85	40-85
Benefit base growth	Rollup credits	Rollup credits + 100% of account value interest
Rollup credit	7%	4%
Maximum rollup period	10 years	10 years
Current rider charge	1.05% of benefit base, deducted from account value. Subject to change upon reset.	1.35% of benefit base, deducted from account value. Subject to change at our discretion.
Resets	Starting first contract anniversary	N/A – benefit base will never be less than the account value.
Increasing income percentages	0.10% each year clients wait to start income payments	Same as Simple Income Option
Enhanced income percentage	Available during first five contract years	N/A
Income payments	Available immediately (age 55+)	Available five years after rider effective date (age 55+)
Refund of rider charges available upon death	Yes, if income payments haven't started	Same as Simple Income Option

<b>Income percentages</b> <i>for Simple Income Option and Stacked Income Option</i>		
<b>Age at income start date</b>	<b>Single lifetime income</b>	<b>Joint lifetime income</b>
55	4.0%	3.0%
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%
85	7.0%	6.0%
90+	7.5%	6.5%

<b>Income percentage enhancement</b> <i>for Simple Income Option</i>	
<b>Contract year of income start date</b>	<b>Additional percentage added to income percentage from table to the left</b>
1	0.50%
2	0.40%
3	0.30%
4	0.20%
5	0.10%

## Legacy Income Option<sup>SM</sup>

R6049614NW

Issue age	40-75
Current rider charge	0.90% of benefit base, deducted from account value. Subject to change at our discretion.
Rider death benefit	If rider death benefit is annuitized for life or for a fixed period of at least five years, the death benefit equals the benefit base. Otherwise, it is the account value plus 50% of the amount by which the benefit base exceeds the account value. The benefit base is generally the sum of all purchase payments during the first contract year. It is not reduced by protected withdrawals or withdrawals to pay rider charges, but is reduced for any other withdrawal.
Protected withdrawals	For any contract year, the protected withdrawal amount is the greater of 5% of the account value on the most recent contract anniversary or any required minimum distribution for the calendar year in which the current contract year began. The protected withdrawal period ends after 10 years in which one or more protected withdrawals were taken or, if earlier, when the insured reaches age 85.
Refund of rider charges available upon death	No, but the rider death benefit is available upon the insured's death after the first contract anniversary.



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

*Guarantees provided in the riders are subject to the claims-paying ability of the issuing insurance company. Please refer to the contract and riders for definitions and complete terms and conditions, as this is a summary of their features. Annuity contract and riders issued by Great American Life Insurance Company®, American Custom 10® issued under contract form numbers P1104314NW and P1104414NW. Form numbers, features and availability may vary by state.*

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