

Income Keeper

An optional rider from Great American Life Insurance Company®



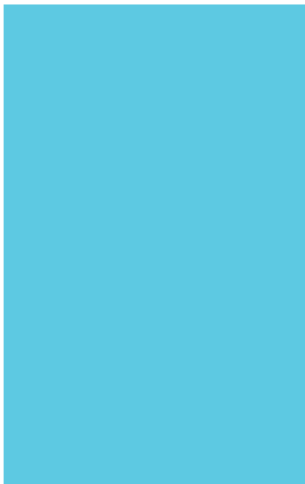
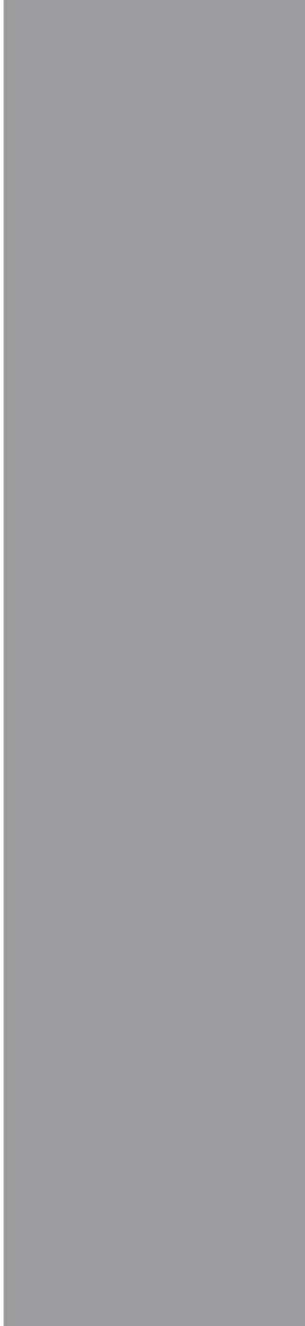


Photo submitted by **John** from **Florida**,
Great American customer since 2012.

Income Keeper

An optional rider from Great American Life Insurance Company

When you purchase an indexed annuity from Great American Life Insurance Company[®], you may have the option to add the Income KeeperSM rider. With this rider, you can help increase your lifetime income potential, so you can spend less time worrying and more time enjoying your retirement.

How the Income Keeper works

Adding the Income Keeper 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 contract's account value, then we add rollup credits and account value interest.



Uncomplicate Retirement.

Great American. It pays to keep things simple.SM

Maximize Your Retirement Income

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

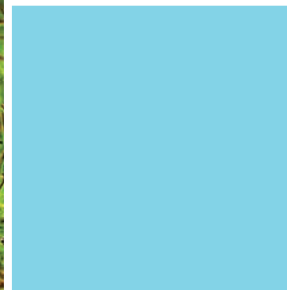
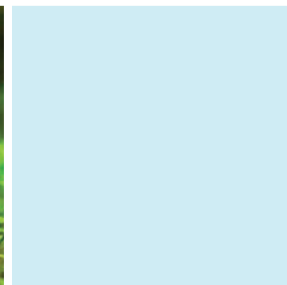
Rollup credits

Your benefit base is guaranteed to increase by 2% 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.

Account value interest

To help maximize growth, an amount equal to the interest credited to your annuity's account value is also added to your benefit base. 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 during 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 youngest 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.

Income percentage		
Age at income start date	Single lifetime income	Joint lifetime income
55-64	4.0%	3.0%
65 and over	5.0%	4.0%

Learn From John

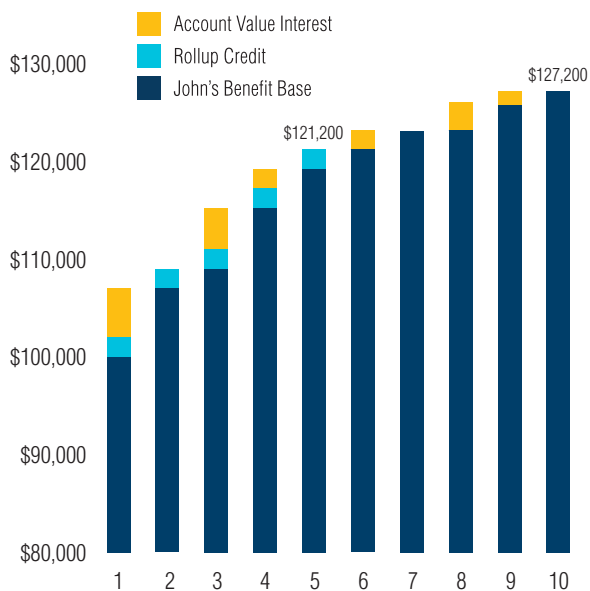
To understand how the Income Keeper can provide lifetime income and ongoing growth opportunity, consider John in the hypothetical example below.

About John:

- He is 60 years old and plans to retire in five years.
- He wants to supplement his Social Security income and have the opportunity to increase his income throughout his retirement years.
- His biggest fears are outliving his money and increasing healthcare costs.

Finding an income solution

John purchases an indexed annuity with a \$100,000 purchase payment and chooses to add the Income Keeper rider. Here's how John receives guaranteed income for life with this rider.



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

Step 1: John's benefit base grows

At the beginning of contract year one, John's benefit base is equal to \$100,000. Each year, his benefit base grows by the guaranteed 2% rollup credit. In years that John's account value is credited with interest, the same amount is also added to his benefit base.

Step 2: John decides to take income payments

At the end of contract year five when John is 65, he chooses to start taking income payments on an annual basis. **Rollup credits stop in year five when John chooses to begin receiving income payments, but his benefit base continues to increase by account value interest for the life of the contract.**

Step 3: John's income percentage is determined

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

Step 4: John receives income for life

Based on his benefit base (\$121,200) and income percentage (5.0%), John receives **\$6,060** ($\$121,200 \times 5.0\%$) at the end of contract year five. His benefit base continues to grow by account value interest. By contract year 10, **John's income payment increases to \$6,360** ($\$127,200 \times 5.0\%$). This growth opportunity continues for the life of the contract.

If John's benefit base earned rollup credits at the minimum rollup rate of 1%, his benefit base would be equal to \$116,200 at the end of contract year five. If John's income payments were based on the minimum income percentage of 1%, he would receive \$1,162 at the end of contract year five ($\$116,200 \times 1.0\%$)

Additional Things To Know About The Income Keeper

Issue ages

You may purchase the rider with your Great American Life® indexed annuity 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 10% 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 0.50% 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 decline or cancel the rider at any time by written request.

What happens at death

	Before income payments begin	After income payments begin
If your contract has a successor owner	The rider continues.	If <i>single lifetime income option</i> is in effect, the rider terminates. If the <i>joint lifetime income option</i> is in effect, rider income payments continue.
If no successor owner	Rider charges are refunded and the rider terminates.	The rider terminates.



Rollup credits, income percentages and rider charge are current and subject to change for new issues. Rollup credits will never be lower than 1%, income percentages will never be lower than 1%, and rider charges will never be more than 2.5%.

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. This Income KeeperSM rider (R1110616NW) is an optional rider for which there is an annual charge. 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.

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

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