

# Rider Reference Guide

For Fixed-Indexed Annuities From  
Great American Life Insurance Company®



	<b>IncomeSecure<sup>SM</sup></b> Guaranteed income rider <i>R6036711NW</i>	<b>IncomeDuo<sup>SM</sup></b> Guaranteed income rider <i>R6059018NW</i>	<b>Inheritance Enhancer<sup>SM</sup></b> Guaranteed death benefit rider <i>R6042513NW</i>
<b>Issue age</b>	40-85	40-85	50-85
<b>Rollup credit</b>	7% simple interest	7% simple interest	7% simple interest
<b>Rollup period</b>	10 years	10 years	10 years
<b>Current rider charge</b>	0.95% of benefit base, deducted from account value	1.05% of benefit base, deducted from account value	0.95% of benefit base, deducted from account value
<b>Available income options</b>	Single lifetime income Joint lifetime income	Joint lifetime income	N/A
<b>Comparison</b>			
<b>Rider elected at issue only</b>	✓	✓	✓
<b>Resets available on first contract anniversary</b>	✓	✓	✓
<b>Increasing income percentages</b>	✓	✓	
<b>Guaranteed death benefit</b>			✓
<b>Lump sum or annuitization payout options available for guaranteed death benefit</b>			✓
<b>Refund of rider charges available upon death</b>	✓		✓

# IncomeSecure And IncomeDuo Income Percentages

IncomeSecure income percentages			Example of income percentages for ages 65-75		
Age at income start date	Single lifetime income	Joint lifetime income	Age at income start date	Single lifetime income	Joint lifetime income
55	4.0%	3.0%	65	5.0%	4.0%
65	5.0%	4.0%	66	5.1%	4.1%
75	6.0%	5.0%	67	5.2%	4.2%
85	7.0%	6.0%	68	5.3%	4.3%
90+	7.5%	6.5%	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%

IncomeDuo income percentages		Example of income percentages for ages 65-75	
Age at income start date	Joint lifetime income*	Age at income start date	Joint lifetime income*
55	3.5%	65	4.5%
65	4.5%	66	4.6%
75	5.5%	67	4.7%
85	6.5%	68	4.8%
90+	7.0%	69	4.9%
		70	5.0%
		71	5.1%
		72	5.2%
		73	5.3%
		74	5.4%
		75	5.5%

\*If one spouse dies or the marriage ends before income begins, payments will be determined using the single lifetime income percentage. Single lifetime income percentages for IncomeDuo are the same as IncomeSecure.



It pays to keep things simple.®

Please refer to the applicable rider for definitions and complete terms and conditions, as this is a summary of certain features of the riders. Form numbers, features and availability may vary by state. Riders not available on all products. Refer to the interest rate chart for details.

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