

IncomeDuoSM Rider Overview

IncomeDuo is a guaranteed income rider that's designed to provide joint lifetime income payments. To elect this rider, your clients must be married when the annuity contract is issued.

Issue ages

40-85 (Income payments may begin once the younger spouse reaches age 55.)

Benefit base

The benefit base starts with the account value and is increased by additional purchase payments and rollup credits.

Rollup credits

At the end of each year during the 10-year rollup period, the current benefit base is increased by 7% of all purchase payments received in the first contract year. The rollup credit for a purchase payment received after the start of the first contract year will be prorated. Rider credits cannot increase the benefit base to more than 250% of the purchase payment amount.

Resets

Beginning with the first rider anniversary and any anniversary thereafter, the benefit base may be reset to the account value, if greater. By resetting the benefit base, the rollup period and rollup credits can begin again. Resets are only available before income payments begin and may increase the annual rider charge.

Joint income payments

If the clients are 55 years old or older, income payments may be taken at any time through withdrawals based on the benefit base and the joint lifetime income percentage.

Amount of income payments

The maximum annual income payment is the income percentage multiplied by the benefit base. The income percentage is based on the younger spouse's age at the time of the first income payment under the rider. The income percentage increases 0.10% each year until it reaches 7.0%. The income percentage is locked in and will not change once income payments begin.

Rider charge

An annual charge of 1.05% of the benefit base will be taken at the end of each contract year. The charge is deducted from the account value. A prorated portion of the rider charge will be taken upon surrender of the contract or termination of the rider.

Maximum income percentage table

Age at income start date ¹	Joint lifetime income ²
55	3.5%
65	4.5%
75	5.5%
85	6.5%
90+	7.0%

Example of maximum income percentage for ages 65–75

Age at income start date ¹	Joint lifetime income ²
65	4.5%
66	4.6%
67	4.7%
68	4.8%
69	4.9%
70	5.0%
71	5.1%
72	5.2%
73	5.3%
74	5.4%
75	5.5%

Effect of withdrawals

The benefit base will accumulate rollup credits as long as withdrawals do not exceed the free withdrawal allowance or required minimum distribution. Withdrawals may be taken during any phase of the contract, but account value, rollup credits and the benefit base may be affected. The benefit base will be reduced for any withdrawals taken before income payments begin as well as those above the applicable income payment amount once payments have begun. This rider uses a proportionality concept. If a withdrawal is taken (other than to pay rider charges or to use as an income payment), the benefit base will be reduced by the same percentage that is withdrawn from the account value. If the owner takes a withdrawal that does not exceed the free withdrawal allowance, the 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. Rollup credits stop if the owner takes a withdrawal that exceeds the free withdrawal allowance.

Rider cancellation

The client may cancel the rider at any time by written request.

¹ Use the age of the younger spouse or legally recognized domestic partner.

² If death or divorce occurs before income payments begin, income payments will be calculated using a rate that is 0.5 percentage points higher than the joint lifetime income percentage.

Generally, this guide uses "income" in place of "benefit." For example, income payments are referred to as benefit payments in the rider. Guarantees provided in this rider are subject to the claims-paying ability of the issuing insurance company. Please refer to the rider for definitions and complete terms and conditions, as this is a summary of the rider's features. Annuity products issued by Great American Life Insurance Company®. Rider issued under form number R6059018NW. Rider not available for all products. Rider form number may vary by state.



It pays to keep things simple.®

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