

Income You And Your Spouse Cannot Outlive With The IncomeDuo

When you purchase a fixed-indexed annuity from Great American Life®, you may have the opportunity to add the IncomeDuoSM rider. Adding this optional rider to your annuity can help you achieve your retirement goals with these features:

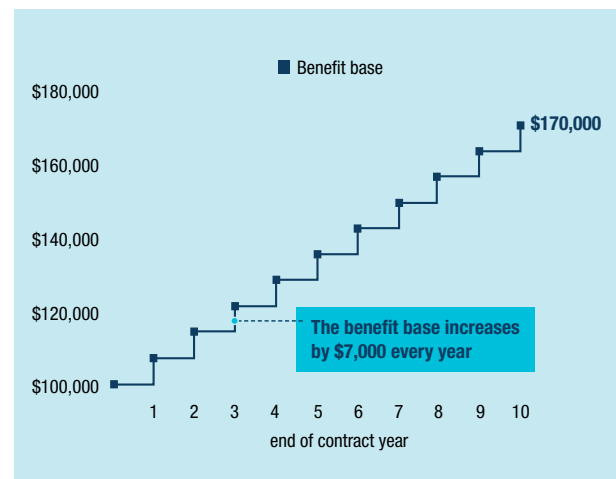
- Rider income payments can begin immediately if you and your spouse are both age 55+
- Competitive income benefit percentages increase each year you and your spouse wait to begin receiving income
- Once you begin taking income, payments will continue for life

How the IncomeDuo works

Adding the IncomeDuo rider to your annuity contract creates a new value referred to as the benefit base. The benefit base is the amount used to calculate your rider income payments. It starts with the purchase payments you contribute to your annuity in the first contract year. In contract years 1-10, your benefit base will increase by 7% of those purchase payments. Your benefit base grows regardless of market conditions. When you begin taking income, annual payments will be equal to the benefit base multiplied by the benefit percentage.

What happens if I die?

You can rest assured that your spouse will have a source of income for the rest of their life.



For example, if you purchase a fixed-indexed annuity with a \$100,000 purchase payment, your benefit base will increase by \$7,000 per year for 10 years. Let's say you begin taking income payments at that time, and the benefit percentage is 4.5%. Your annual income payment would be \$7,650 (\$170,000 x 4.5%).



If income payments have not started, your surviving spouse can elect to begin receiving income payments that are calculated using a single lifetime benefit percentage, which is slightly higher than the joint lifetime benefit percentage. Your surviving spouse can begin income payments at any time, as long as they are age 55+.



If income payments have started, your IncomeDuo payment amount has already been locked in and your surviving spouse will continue to receive payments for the rest of their life.

**This optional rider is available for an annual charge.
Please see the back of this flier for additional information.**



Uncomplicate Retirement®

An annual rider charge equal to 1.05% of the rider benefit base will be deducted from the account value of the annuity at the end of each contract year. The annual rider charge may increase if certain events occur. Consider the benefits and restrictions of the annuity contract, which can provide guaranteed income for life through annuitization, and the benefits, restrictions and costs of the IncomeDuo rider before adding the rider to a fixed-indexed annuity.

Increases in the benefit base are subject to the limitations set out in the rider. You and your spouse must both be at least age 55 on the income start date.

The benefit percentage is fixed at the time income payments begin. It will not change after that. The joint lifetime benefit percentage is based on the age of the younger spouse. It ranges from 3.5% for age 55 to 7.0% for age 90 and older.

Withdrawals may have a significant negative impact on the benefits of the rider. For example, withdrawals may reduce the benefit base and may reduce or stop increases in the benefit base. This flier presents one example of how the IncomeDuo rider works. The IncomeDuo Buyer's Guide contains additional information about the rider. Please read your rider for definitions and complete terms and conditions.

The IncomeDuo (R6059018NW) rider is issued by Great American Life Insurance Company®, member of Great American Insurance Group®, Cincinnati, Ohio. Rider form number may vary by state. Rider 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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