

Simple Income OptionSM

Optional income rider available with the American Custom 10SM fixed-indexed annuity

Issue ages

40-85 (Income payments may begin at age 55.)

Rollup credits

The benefit base is increased by 7% of the purchase payment amount, adjusted for certain withdrawals, at the end of each full contract year during the rollup period, which lasts up to a maximum of 10 years. The benefit base starts with the account value on the rider effective date. Rollup credits cannot increase the benefit base to more than the rollup cap, which is equal to 250% of the purchase payment amount. The rollup period ends and 7% rollup credits stop when the client begins to take income payments.

Resets

On each contract anniversary before income payments begin, the benefit base may be reset to the account value, if greater. When the benefit base is reset, a new 10-year rollup period begins, which means rollup credits can begin again. A reset may increase the annual rider charge.

Income payment

If the client is 55 years old or older, income payments may be taken at any time through withdrawals based on the benefit base and the income option that was selected. There are two ways to receive income – single lifetime income or joint lifetime income. If the joint lifetime income is selected, both parties must be at least age 55 on the income start date.

Effects of withdrawals

Withdrawals may be taken during any phase of the contract, but account value, rollup credits and benefit base may be affected. The benefit base will be reduced for withdrawals taken before income payments begin. The benefit base will also be reduced for withdrawals that exceed the income payment amount once income payments have begun. The benefit base is not reduced for withdrawals to pay rider charges or income payments. For other withdrawals, the reduction in the benefit base uses a proportionality concept. This means the benefit base will be reduced by the same percentage that the withdrawal reduces the account value. In addition, if a withdrawal exceeds the contract's 5% free withdrawal allowance, the rollup period will end and the 7% rollup credits will stop. If a withdrawal does not exceed the contract's 5% free withdrawal allowance, rollup credits will continue until the end of the rollup period, but the 7% rollup credit for that year will be reduced dollar for dollar.

Amount of income payments

The maximum annual income payments is the income percentage multiplied by the benefit base. The income percentage is based on the client's age at the time of the first income payment under the rider and the income option that was selected. The income percentage increases 0.10% each year until it reaches 7.5% for single lifetime income and 6.5% for the joint lifetime income. The income percentage is locked in and will not change once income payments begin.

Income percentage table

Age at income start date	Single lifetime income	Joint lifetime income
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%

If joint lifetime, use the age of the younger spouse or legally recognized domestic partner.

Income percentage enhancement

Clients will receive an income percentage enhancement if they begin payments during the first five contract years.

Contract year of benefit start date	Additional % added to basic income % from above
1	0.50%
2	0.40%
3	0.30%
4	0.20%
5	0.10%

For example, if a 70-year-old client chooses to start income payments during the first contract year and selects the single lifetime option, we would use the basic income percentage of 5.5% and add a 0.50% enhancement for a total of 6.0%.



Rider charge

An annual charge of 1.05% of the current benefit base will be taken at the end of each contract year. The charge will be deducted from the account value. Amounts withdrawn to pay the charge are exempt from early withdrawal charges. The charge will be waived once the account value reaches zero due to payments of rider charges and income payments. A prorated portion of the rider charge will be taken upon surrender of the contract or termination of the rider. This charge may increase upon a reset. The rider charge will be refunded at death if income payments have not started.

Rider cancellation

The client may cancel the rider at any time. The rider will terminate if the contract is surrendered or annuitized, or if a withdrawal (other than to pay rider charges or income payments) reduces the contract account value to less than \$1,250. In many cases, the rider will terminate if the contract ownership is changed. See the rider for more 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
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Guarantees provided in this rider are subject to the claims-paying ability of the issuing insurance company. Please refer to the contract 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 R6047014NW. American Custom 10 fixed-indexed annuity issued under contract form numbers P1104314NW and P1104414NW. Form numbers and features may vary by state. Not available in all states.