

American Custom 10 Rider Reference Guide

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Only one rider may be selected and selected rider must be added at time of contract issue.

| | Simple Income OptionSM R6047014NW | Stacked Income OptionSM R6046914NW |
|--|--|---|
| Issue age | 40-85 | 40-85 |
| Income base growth | Rollup credits | Rollup credits + 100% of account value interest |
| Rollup credit | 7% | 4% |
| Maximum rollup period | 10 years | 10 years |
| Current rider charge | 1.05% of income base, deducted from account value. Subject to change upon reset. | 1.35% of income base, deducted from account value. Subject to change at our discretion. |
| Resets | Starting first contract anniversary | N/A – Income base will never be less than the account value. |
| Increasing income percentages | 0.10% each year clients wait to start income payments | Same as Simple Income Option |
| Enhanced income percentage | Available during first five contract years | N/A |
| Income payments | Available immediately (age 55+) | Available five years after rider effective date (age 55+) |
| Refund of rider charges available upon death | Yes, if income payments haven't started | Same as Simple Income Option |

| Income percentages for Simple Income Option and Stacked Income Option | | |
|--|------------------------|-----------------------|
| 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% |

| Income percentage enhancement for Simple Income Option | |
|---|---|
| Contract year of income start date | Additional percentage added to income percentage from table to the left |
| 1 | 0.50% |
| 2 | 0.40% |
| 3 | 0.30% |
| 4 | 0.20% |
| 5 | 0.10% |

| | Cumulative Free-Withdrawal Option R6046814NW | Legacy Income OptionSM R6049614NW |
|--|--|---|
| Issue age | 18-85 Q; 0-85 NQ | 40-75 |
| Current rider charge | 0.25% of account value, deducted from account value. Guaranteed not to change after issue. Charges end after 10 years. Client cannot cancel rider. | 0.90% of death benefit base, deducted from account value. Subject to change at our discretion. |
| Rider death benefit | N/A | If rider death benefit is annuitized for life or for a fixed period of at least five years, the death benefit equals the benefit base. Otherwise, it is the account value plus 50% of the amount by which the benefit base exceeds the account value. The benefit base is generally the sum of all purchase payments during the first contract year. It is not reduced by protected withdrawals or withdrawals to pay rider charges, but is reduced for any other withdrawal. |
| Protected withdrawals | N/A | For any contract year, the protected withdrawal amount is the greater of 5% of the account value on the most recent contract anniversary or any required minimum distribution for the calendar year in which the current contract year began. The protected withdrawal period ends after 10 years in which one or more protected withdrawals were taken or, if earlier, when the insured reaches age 85. |
| Refund of rider charges available upon death | N/A | No, but the rider death benefit is available upon the insured's death after the first contract anniversary. |
| Maximum penalty-free withdrawal | 25% (20% maximum carryover, plus 5% annual free withdrawal) | N/A |

In the riders, income base is referred to as benefit base amount, income percentage is referred to as benefit percentage and income payment is referred to as benefit payment. Guarantees provided in the riders are subject to the claims-paying ability of the issuing insurance company. Please refer to the contract and riders for definitions and complete terms and conditions, as this is a summary of their features. Annuity contract and riders issued by Great American Life Insurance Company®. American Custom 10 issued under contract form numbers P1104314NW and P1104414NW. Form numbers and features may vary by state.