

Issue ages

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

Income credits

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

Resets

Beginning with the first rider anniversary and any anniversary thereafter, the income base may be reset to the account value, if greater. By resetting the income base, the income credits can begin again and continue until the income rollup cap is reached. A reset may increase the annual rider charge.

Income payments

If the client is 55 years old or older, **income payments may be taken at any time** through withdrawals based on the income base and the income option that was selected. There are two ways to receive income:

- ★ Single lifetime income
- ★ Joint lifetime income

If the joint lifetime income is selected, both parties must be at least age 55 on the income start date and the youngest age will be used to determine the income percentage.

Effect of withdrawals

Withdrawals may be taken during any phase of the contract, but account value, income credits and the income base may be affected. The income base will be reduced for any withdrawals taken before income payments begin as well as those above the payment amount once income 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pay rider charges or to use as an income payout amount), the income base will be reduced by the same percentage that is withdrawn from the account value. If you take a withdrawal that does not exceed the 10% free withdrawal allowance, your income credit will be reduced dollar for dollar for that year. Income credits will continue to accumulate thereafter until the end of the income rollup period.

Rider charge

An annual charge of 0.95% of the income base will be taken at the end of each contract year. Amounts withdrawn to pay the charge are exempt from early withdrawal charges.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 also increase upon a reset. **The rider charge will be refunded at death if income payments have not started.**

Amount of income payments

The maximum annual income is the income percentage multiplied by the income 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.

Maximum income percentage table

Age at income start date*	Single lifetime income	Joint lifetime income
55	4.0%	3.0%
65	5.0%	4.0%
75	6.0%	5.0%
85	7.0%	6.0%
90+	7.5%	6.5%

Example of maximum income percentage for ages 65–75

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

*If joint lifetime, use the age of the youngest spouse (or, if applicable, legally recognized domestic partner).

Rider cancellation

The client may decline or cancel the rider at any time by written request. See the rider for more details.

Terms used in the rider contract

- ★ **Income base** is referred to as *benefit base amount* in the rider.
- ★ **Income credits** are referred to as *rollup amounts* in the rider.
- ★ **Income rollup period** is referred to as *rollup period* in the rider.

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 R6036711NW. Rider not available for all products. Rider form number may vary by state.

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