



## IncomeSustainer Plus

*a guaranteed income and death benefit rider from Great American Life Insurance Company®,  
a member of Great American Insurance Group®*

**Account value**—We use this value to calculate the amount that is payable upon surrender, annuitization or death. The account value equals the value of your fixed-indexed annuity, which includes purchase payments plus interest at rates determined by your strategy selections.

**Income base**—This is the amount on which income payments under the rider will be based. We calculate the income base by taking the account value and increasing it by income credits and additional purchase payments. It is decreased if you take a withdrawal.

**Rider death benefit base**—This is the amount on which your rider death benefit will be based. We calculate the rider death benefit by taking the account value and increasing it by a percentage of the difference between the death benefit base amount under the rider and the account value.

! *The rider's death benefit amount will **never** be less than the death benefit otherwise payable under your annuity contract.*

### Guaranteed growth for your future

With the IncomeSustainer Plus rider, your income base and death benefit base amount are guaranteed to grow. These amounts can increase two ways: through income credits and resets.

**Income credits**—During the 12-year income rollup period, your income base and death benefit base accumulate income credits. Here's how it works: At the end of each year during the rollup period, your income base and death benefit base will increase by 6% of all of the purchase payments that we receive from you in the first contract year, including any applicable purchase payment bonuses.

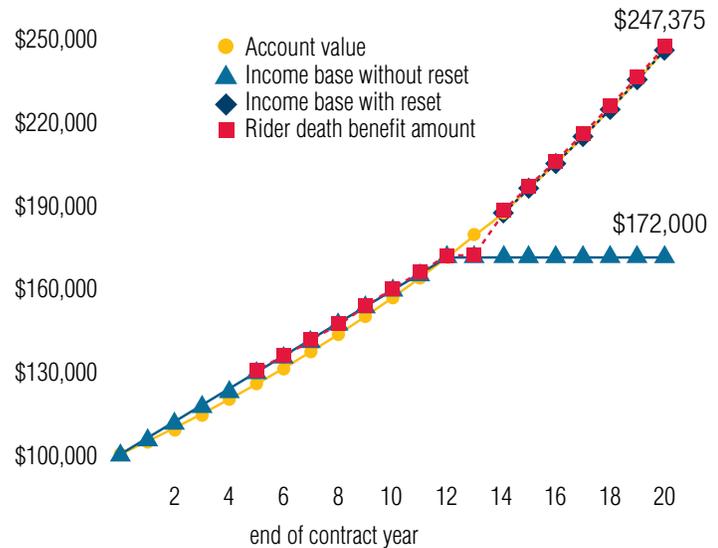
*Please note: The rollup amount for a purchase payment received after the start of the first contract year will be prorated. Rollup amounts are subject to the limitations set out in the rider.*

**Resets**—Before you begin taking income payments, you also have the opportunity to reset your income base and death benefit base to the account value, if it is greater. You may do this on any contract anniversary. If you choose to reset these amounts, a new 12-year income rollup period will begin and the rider charge may increase.

! *If you take a withdrawal that **exceeds** your fixed-indexed annuity contract's free withdrawal allowance or if you reach the **annuity commencement date** of your contract, your income base and death benefit base will stop accumulating income credits. Additionally, income credits cannot increase the income base or death benefit base to more than the income rollup cap of 250%.*

*See details on the impact of your annuity commencement date on the back page of this brochure.*

### How income credits and resets increase your income base: example



*Until year 12, the graph shows how the income base increases due to income credits. No resets are available during this period because the account value is less than the income base. In year 13, the graph shows no increase in the income base because the rollup period has ended and the account value is less than the income base. In years 14-20, the graph shows how the income base increases due to resets. Each year during this period, the account value is greater than the income base, so the income base is reset. As a result, the income base and the account value are the same. Each reset restarts the rollup period but income credits are disregarded because a reset occurs each year.*

*Example assumes no withdrawals are taken and a 6% simple interest income credit. The graph shows the amount of the annuitized death benefit under the rider. Account values do not reflect actual market performance.*

### Receive income for life

With the IncomeSustainer Plus rider, there are two ways you can receive income—single lifetime income and joint lifetime income. You may begin taking income payments one year after the rider issue date, as long as you meet the age requirements.

**Single lifetime income**—You can receive income payments that are guaranteed for your lifetime. You must be at least age 55 on the income start date.

**Joint lifetime income**—You can receive income payments that are guaranteed for the joint lifetimes of you and your spouse, or legally recognized domestic partner. You both must be at least age 55 on the income start date, and the youngest age will be used to determine the income percentage.

## Taking your income payments

To determine the amount of your maximum annual income payments, we multiply your income base by your income percentage. The income percentage is based on two factors:

**Your age** (or the ages of you and your spouse) at the time of your first income payment under the rider, and

**The income option** that you select (single lifetime income or joint lifetime income).

Another advantage of the IncomeSustainer Plus is that your income percentage **increases 0.10% each year** you wait to start payments until it reaches 7.5% for single lifetime income and 6.5% for joint lifetime income.

### Maximum income percentage table

Age at income start date*	Single lifetime income	Joint lifetime income
55	4.0%	3.0%
60	4.5%	3.5%
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%
80	6.5%	5.5%
85	7.0%	6.0%
90+	7.5%	6.5%

\* If joint lifetime, use the age of the youngest spouse (or domestic partner).

! **Keep in mind, once income payments begin, the income percentage is locked in and will not change.**

See details about your income payments on the back page.

## How the enhanced death benefit works

With this rider, you can leave a legacy by providing your beneficiaries with a guaranteed death benefit.

Here's how it works: After the fifth contract anniversary, the enhanced death benefit under this rider is available and replaces the death benefit under your annuity contract. At the time of settlement, your beneficiaries have the flexibility of choosing between two death benefit payment options:

**Lump sum**—Your heirs may receive the death benefit amount as a one-time payment. This amount is the average of the account value and death benefit base amount at the time of death.

To calculate this amount, we:

- ★ Subtract the account value from the death benefit base amount;
- ★ Multiply this amount by 50%; and
- ★ Add it to the account value.

For example, let's say your account value is \$150,000 and your death benefit base amount is \$200,000.

Your beneficiaries would receive the account value plus \$25,000 ( $\$50,000 \times 0.50$ ), making the lump sum death benefit \$175,000.

**Annuitization**—Your beneficiaries may also choose to take the death benefit as an annuitization. With this option, the death benefit must be taken in at least five equal annual payments.

To determine the death benefit, we use the entire difference (100%) between the account value and the death benefit base amount.

In our example, the death benefit under this payment option would be \$200,000. This amount would be annuitized at the guaranteed settlement option rate (1%) in your base contract over the selected period of time. Your beneficiaries may receive payments on a monthly, quarterly or annual basis.



# IncomeSustainer Plus

*Help secure your retirement with the IncomeSustainer® Plus, a guaranteed income and death benefit rider from Great American Life Insurance Company® featuring:*

- ★ Guaranteed growth of your income base
- ★ Power to retain control over your assets while receiving income
- ★ Income you cannot outlive
- ★ An enhanced death benefit to help build a legacy for your heirs

## Make your retirement savings last

Will you have enough income to last through retirement? The average life expectancy at birth for men is approximately 75 years old. For women, it's about 80 years old. As you get older, your life expectancy increases.

Pairing the IncomeSustainer Plus rider with a fixed-indexed annuity by Great American Life can help provide income during your retirement. This rider also offers protection for the money you've accumulated, so you can spend less time worrying and more time enjoying your retirement.

Current age	Life expectancy for men	Life expectancy for women
40	77.9	81.9
50	79.0	82.7
60	80.9	84.0
70	83.7	86.0
80	87.9	89.4

Source: U.S. National Center for Health Statistics, National Vital Statistics Reports (NVSIR), Deaths: Preliminary Data for 2008, Vol. 59, No. 2, December 2010.

## Adding the IncomeSustainer Plus rider

When you choose to add the IncomeSustainer Plus to your fixed-indexed annuity, there are three amounts to keep in mind to understand how the rider works: the account value, the income base and the rider death benefit base.

*A great American icon:  
Yosemite Falls in Yosemite National Park, California*

## Learn from Susan

To understand how the IncomeSustainer® Plus rider can provide guaranteed income, consider Susan in the hypothetical example below.

### About Susan:

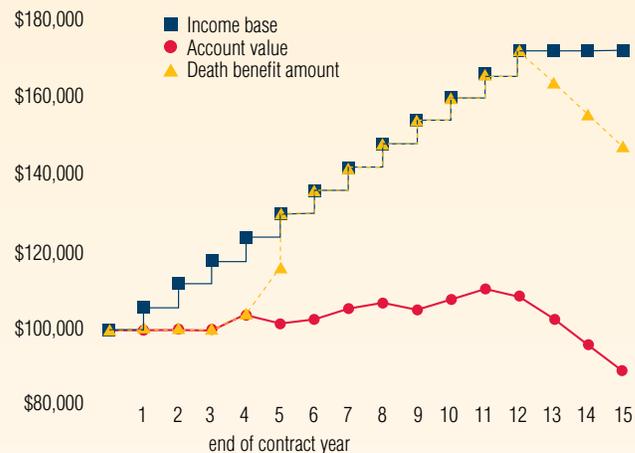
- ★ She is 55 years old and plans to retire in 12 years.
- ★ She wants to supplement her Social Security income to maintain her current lifestyle.
- ★ Her biggest fear is outliving her money, and she wants to leave a legacy for her family.

### Finding an income solution

After researching income options with her financial professional, Susan decides to purchase a fixed-indexed annuity with a \$100,000 purchase payment and add the IncomeSustainer Plus rider. Here's how Susan receives income for life and leaves a legacy with this rider:

#### Step 1: Susan's income base and death benefit base grow

Income credits are applied to the income base during the 12-year income rollup period. At the end of this period, Susan's income base and death benefit base have grown to **\$172,000** because she did not take any withdrawals or income payments.



#### Step 2: Susan decides to take income payments

At age 67 (at the end of contract year 12), Susan chooses to start taking income payments on an **annual** basis.

#### Step 3: Susan's income percentage is determined

Her income percentage is set at **5.2%** based on her age (67) and selected income option (single lifetime income).

#### Step 4: Susan receives income for life

Based on her income base (\$172,000) and income percentage (5.2%), Susan will receive **\$8,944** ( $\$172,000 \times 5.2\%$ ) each year for the rest of her life even if her account value is depleted.

#### Step 5: Susan leaves a legacy for her family

When Susan purchased the rider, she designated her two children, Jane and John, as the beneficiaries. After receiving income payments for a number of years, Susan dies. The enhanced death benefit under the rider is then paid to her children. Jane chooses to receive the death benefit as a **lump sum**, while John decides to **annuitize** it for a period of five years.

## What happens at death

### If you die before you take income payments:

...and *before* you complete the enhanced death benefit waiting period

- ★ If there is no successor owner, the rider terminates and only contract death benefit is payable.
- ★ If there is a successor owner, the rider continues and the successor owner becomes the “Insured” for purposes of both income payments and enhanced death benefit.

...and *after* you complete the enhanced death benefit waiting period

- ★ If there is no successor owner, the enhanced death benefit is payable.
- ★ If there is a successor owner, the rider continues and the successor owner becomes the “Insured” for purposes of both income payments and enhanced death benefit.

### If you die after you take income payments:

...and *before* you complete the enhanced death benefit waiting period

- ★ If there is no successor owner, the rider terminates and only contract death benefit is payable.
- ★ If there is a successor owner and the single lifetime income option is in effect, the rider terminates.
- ★ If there is a successor owner and the joint lifetime income option is in effect, income payments under the rider continue, but no enhanced death benefit will be paid on later death of successor owner.

...and *after* you complete the enhanced death benefit waiting period

- ★ If there is no successor owner, the enhanced death benefit is payable.
- ★ If there is a successor owner and the single lifetime income option is in effect, the rider terminates.
- ★ If there is a successor owner and the joint lifetime income option is in effect, income payments under the rider continue, and the enhanced death benefit will be paid on later death of successor owner.

*Please note that enhanced death benefit is reduced since income payments already started.*

## IncomeSustainer Plus details

<b>Issue ages</b>	You may purchase the rider with your Great American Life® fixed-indexed annuity contract if you are between the ages of 50-85.
<b>Flexibility of income payments</b>	<ul style="list-style-type: none"> <li>★ One year after the rider issue date, you may take income payments at any time upon written request (if age 55 or older).</li> <li>★ You may forego an income payment in any year, but that income payment may not be carried over to the next year.</li> <li>★ The total income amount that can be taken in a year will never be less than any applicable required minimum distribution.</li> </ul>
<b>Impact of withdrawals</b>	<p>Your income base will accumulate income credits as long as your withdrawal(s) does not exceed the free withdrawal allowance or required minimum distribution. Your income base and death benefit base will be reduced for withdrawals taken before income payments begin. After income payments have begun, your income base and death benefit base will also be reduced for any withdrawals that are greater than the income amount.</p> <p>This rider uses a proportionality concept. If you take a withdrawal (other than to pay rider charges or to use as your income payment amount), the income base and death benefit base will be reduced by the same percentage that you withdraw from your annuity's account value. Withdrawals greater than the free withdrawal amount may be subject to early withdrawal charges.</p> <p>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.</p>
<b>Impact of annuity commencement date</b>	<p>If you reach the annuity commencement date of your contract, the income base and death benefit base will <b>stop accumulating income credits</b>.</p> <p>Your contract's annuity commencement date is generally no later than the contract anniversary after you or a joint owner reach age 95. This means, if the income rollup maximum period is 12 years and you purchase your contract when you are age 84 or older, we may require you to annuitize your contract or begin taking income payments under the rider by the annuity commencement date. In this case, you will not receive 12 years of income credits.</p>
<b>Rider charge</b>	<p>An annual rider charge of 1.35% will be taken at the end of each contract year. The charge is based on your income base and is deducted from your account value. It will be waived once your account value reaches zero due to income payments and rider charges. If you surrender the contract or terminate the rider, the rider charge will be prorated.</p> <p>The rider charge may also increase upon a reset, a withdrawal that is more than your annuity's free withdrawal allowance or a required minimum distribution, or a permitted transfer of your contract before income payments begin. Please contact your financial professional for additional information about the rider charge.</p>
<b>Rider cancellation</b>	You may decline or cancel the rider at any time by written request. See your rider for more details.
<b>Terms used in your rider contract</b>	<ul style="list-style-type: none"> <li>★ Income base is referred to as <i>benefit base amount</i> in the rider.</li> <li>★ Income credits are referred to as <i>rollup amounts</i> in the rider.</li> <li>★ Income rollup period is referred to as <i>rollup period</i> in the rider.</li> </ul>

*This information is not intended or written to be used as legal or tax advice. It was written solely to support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an independent attorney or tax advisor.*

**Please note, this brochure is a general description of the product. Please read your rider for definitions and complete terms, conditions and limitations, as this is a summary of the rider's features.** The IncomeSustainer Plus rider issued by Great American Life Insurance Company® (R6032810NW) is an optional rider for which there is an annual charge. Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states. Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax. All guarantees based on the claims-paying ability of Great American Life.



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