

Stacked Income Option

for your American Custom 10 fixed-indexed annuity

When you purchase the American Custom 10SM fixed-indexed annuity from Great American Life Insurance Company®, you can add the Stacked Income OptionSM rider to help increase your retirement income potential.

- ★ Guaranteed growth of your income base, stacked with additional upside potential
- ★ Opportunity for increased income payments throughout your retirement
- ★ Power to retain control over your assets while receiving income
- ★ Income you cannot outlive

To understand how this rider works, there are two amounts to keep in mind – the account value and the income base.

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.¹

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 contract interest.

Maximize your retirement income

The Stacked Income Option can help maximize your retirement income with two opportunities to grow your income base. This rider stacks an amount equal to **100% of the interest credited to your contract's account value** on top of a guaranteed **4% income credit** during the **10-year rollup period**.²

Even after you begin receiving rider income payments, we will continue to credit your income base with the interest credited to your account value. This feature may provide the opportunity for you to receive **increased income payments throughout your retirement years**.

Receive income for life

With the Stacked Income Option, there are two ways you can receive income—single lifetime income and joint lifetime income. You may begin taking income payments **five years after the rider effective 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 younger age will be used to determine the income percentage.

Taking your income payments

To determine the amount of your maximum annual income benefit, we multiply your income base by your income percentage. The income percentage is based on two factors: **your age** (or the age of you and your spouse, whomever is younger) 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).

With the Stacked Income Option, 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. Once income payments begin, the income percentage is locked in and will not change.

Maximum income percentage		
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%
70	5.5%	4.5%
75	6.0%	5.0%
80	6.5%	5.5%
85	7.0%	6.0%
90+	7.5%	6.5%

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 American Custom 10 (P1104314NW and P1104414NW) and Stacked Income Option (R6046914NW) are issued by Great American Life Insurance Company (Cincinnati, Ohio). 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.

¹Account value equals purchase payment, plus interest credited, less withdrawals and applicable early withdrawal charges, plus or minus applicable market value adjustments, and minus applicable taxes, rider charges and other applicable fees. Income base equals account value on most recent reset date, plus subsequent income credits, less an adjustment for any subsequent excess withdrawal.

²Income credits are credited to the income base at the end of each full contract year during the income rollup period. The income rollup period may be less than 10 years under certain circumstances such as a withdrawal in excess of the contract's 5% free withdrawal allowance. The income rollup period and income credits end when income payments start.

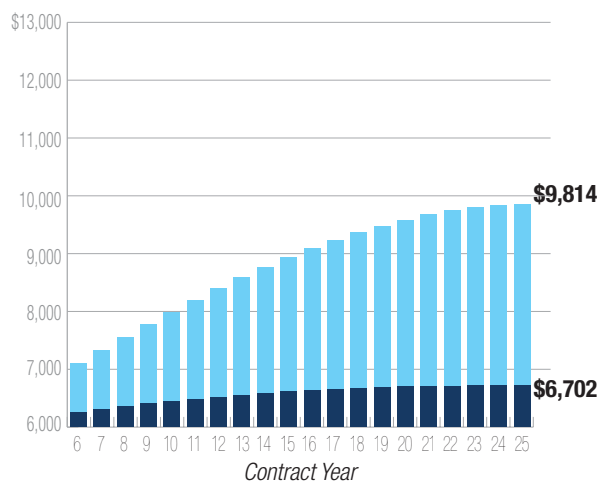
Brochure terms and rider terms differ. The following brochure terms are referred to in the rider by the terms set out in parentheses: income base (benefit base amount), income credits (rollup amounts), income payments (benefit payments), income percentage (benefit percentage), income rollup period (rollup period), income start date (benefit start date) and rollup credits (rollup amounts).

This information is not intended or written to be used as legal or tax advice. It cannot be used by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. It was written solely to support the sale of annuity products. You should seek advice on

Potential for increasing lifetime income payments with the Stacked Income Option

The following examples show how the Stacked Income Option provides guaranteed income with potential for income increases throughout your retirement years. The examples assume the owner is 60 years old at the time of purchase, a \$100,000 purchase payment, single lifetime income option and no withdrawals other than income payments and rider charges.

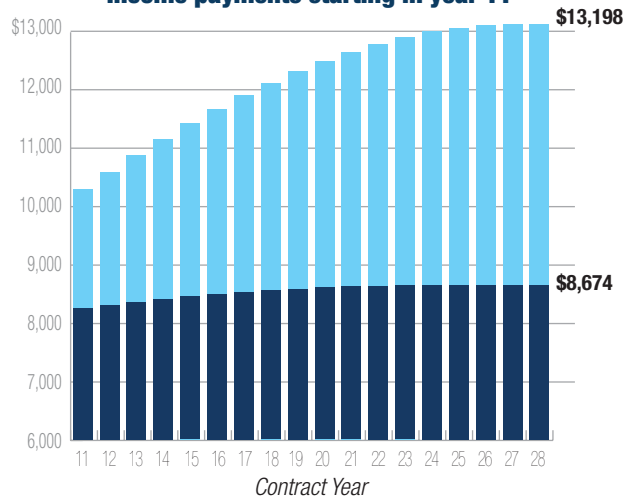
Income payments starting in year 6



AV rate is a hypothetical percentage at which the account value increases at the end of each contract year.

Annual income payment if AV rate is 4.00% Annual income payment if AV rate is 1.00%

Income payments starting in year 11



Let's take a closer look. Remember, with this rider, if the account value increases after income payments begin, then the rider income base and the annual income payments under the rider also increase. In addition, the income percentage we use to calculate rider income payments increases each year before payments begin. Here's some additional detail from the graphs that shows how these factors can affect annual income payments.

Payments begin in year 6 with 5.0% income percentage	Year 6	Year 11	Year 16	Year 21
Income payments if AV rate is 1.00%	\$6,255	\$6,475	\$6,624	\$6,696
Income payments if AV rate is 4.00%	\$7,083	\$8,168	\$9,047	\$9,628
Payments begin in year 11 with 5.5% income percentage	Year 6	Year 11	Year 16	Year 21
Income payments if AV rate is 1.00%	N/A	\$8,275	\$8,516	\$8,649
Income payments if AV rate is 4.00%	N/A	\$10,341	\$11,732	\$12,728

How do I purchase the Stacked Income Option? You may purchase this rider with your American Custom 10 fixed-indexed annuity contract if you are between the ages of 40-85.

When can I begin to take income payments? You can take income payments **five years** after the rider effective date if you are at least age 55. You may forgo an income payment in any year, but that income payment may not be carried over to the next year.

What happens if I take a withdrawal? Your income base will accumulate income credits as long as your withdrawal does not exceed the free withdrawal allowance or required minimum distribution. Your income base will be reduced for withdrawals taken before income payments begin and income credits will be reduced dollar for dollar. After income payments have begun, your income base will also be reduced for any withdrawals that are greater than the income payment amount. In both cases, the income base will be reduced by the same percentage that the withdrawal reduces the account value.

If you take a withdrawal that exceeds your fixed-indexed annuity contract's free withdrawal allowance, your income base will stop accumulating income credits. The income base continues to increase

by an amount equal to 100% of the account value interest, regardless of withdrawals.

What is the charge for the rider? 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. The rider charge may increase at our discretion. The rider charges will be refunded at death if you have not started to receive income payments.

Can I cancel the rider? You may decline or cancel the rider at any time by written request.

What happens at death?

If you die before you take income payments:

- ★ If there is no successor owner, the rider terminates.
- ★ If there is a successor owner, the rider continues income payments.

If you die after you take income payments:

- ★ If there is no successor owner, the rider terminates.
- ★ 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.

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