

Leave A Legacy With The
Inheritance Enhancer




GREATAMERICAN[®]
INSURANCE GROUP | **Annuities**

Issued by Great American Life Insurance Company[®]

Inheritance Enhancer

An optional rider from Great American Life Insurance Company

When you purchase an indexed annuity from Great American Life Insurance Company®, you can add the Inheritance EnhancerSM rider for an additional charge. It can help you to leave an enhanced legacy for your loved ones. This also protects the money you've already accumulated, so you can spend less time worrying and more time enjoying your retirement.

How the Inheritance Enhancer works

Adding the Inheritance Enhancer to your annuity contract creates a new value referred to as the benefit base. The benefit base is the amount we use to calculate the enhanced death benefit. It starts with your initial purchase payment and increases by rollup credits and additional purchase payments.

Uncomplicate Retirement.

Great American. It pays to keep things simple.SM

Grow Your Legacy

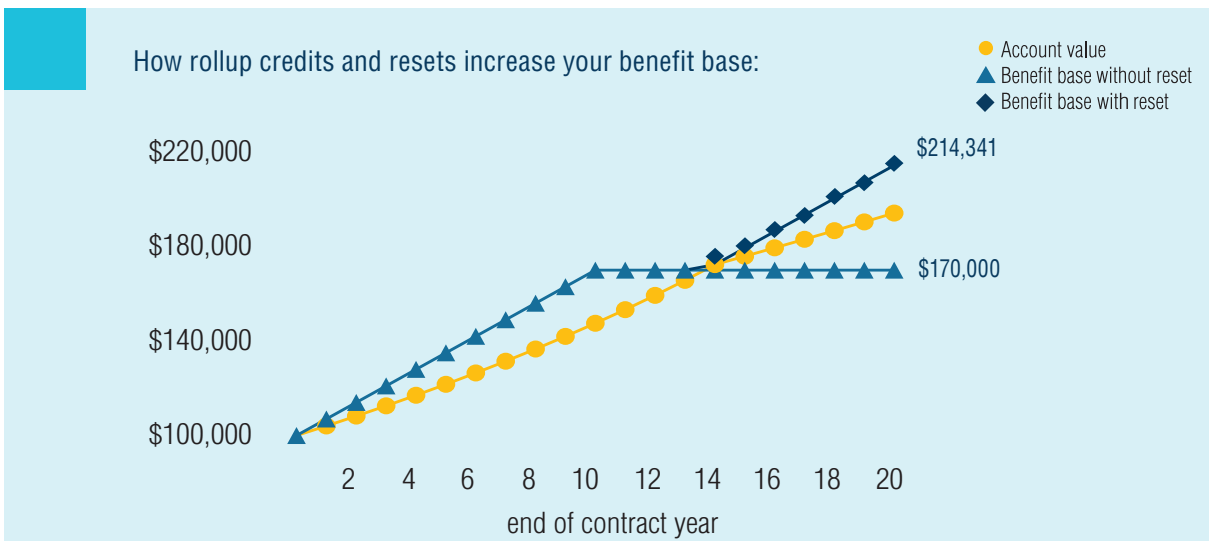
The Inheritance Enhancer provides guaranteed growth of your benefit base. There are two ways for your benefit base to grow – **rollup credits** and **resets**.

Rollup credits

At the end of each year during the rollup period, your benefit base will increase by 7% of all of the purchase payments that we receive from you in the first contract year. The amount added to your benefit base is referred to as a rollup credit. The maximum rollup period is 10 years. Rollup credits are subject to limitations set out in the rider.

Resets

If your annuity's account value exceeds your benefit base, you can choose to reset your benefit base to the account value. You may do this on any contract anniversary. If you choose to reset these amounts, a new rollup period will begin and the rider charge may increase.



Example assumes no withdrawals are taken and 7% simple interest rollup credit. Account values do not reflect actual market performance. If the benefit base grew at the minimum rollup percentage of 2% for the minimum rollup period of 3 years, the benefit base would have grown to \$106,000.

- **In years 1-10**, the graph shows how the benefit base increases due to rollup credits. No resets are available during this period because the account value is less than the benefit base.
- **In years 11-13**, the graph shows no increase in the benefit base because the rollup period has ended and the account value is less than the benefit base.
- **In year 14**, the graph shows how the benefit base increases due to a reset. A new rollup period begins.
- **In years 15-20**, the graph shows how the benefit base increases due to rollup credits.

Leave Your Legacy

The Inheritance Enhancer can help you leave an enhanced legacy for your loved ones. After your fifth contract anniversary, your contract's death benefit is replaced with the rider's enhanced death benefit. The rider death benefit will never be less than the death benefit otherwise payable under your contract.

Your beneficiaries have the flexibility to receive the benefit amount as a one-time payment or a series of payments. Additionally, you have the option to restrict the type of payment your beneficiaries receive.

One-time payment

Your beneficiaries may choose to receive the benefit amount as a lump sum. The benefit amount for this option is the average of the account value and benefit base reduced by withdrawals.

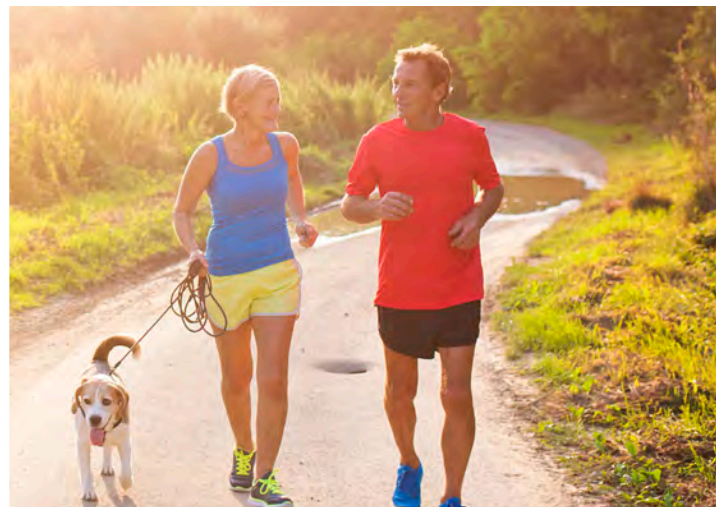
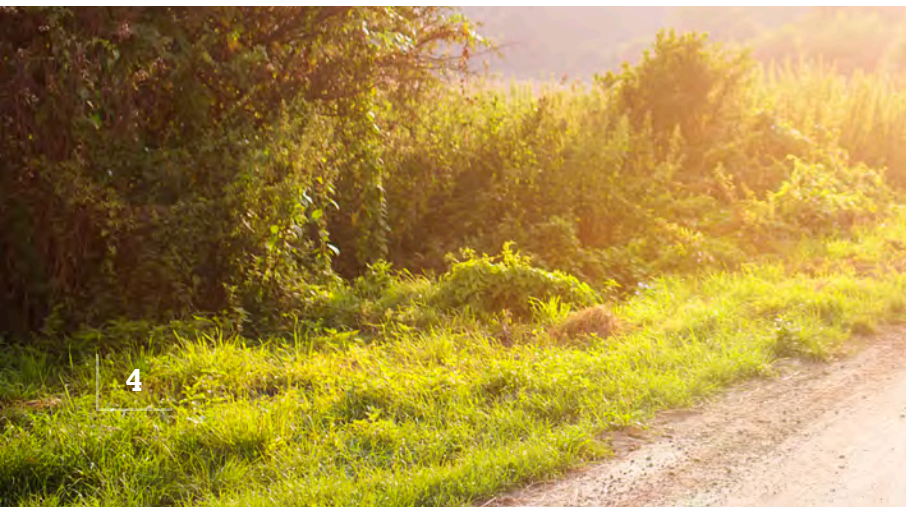
For example, let's say your account value is \$150,000 and your benefit base (reduced by withdrawals) is \$200,000. Then the lump sum payment to your beneficiaries would be \$175,000 ($\$350,000 \div 2$).

Series of payments

Your beneficiaries may choose to spread the benefit amount into a series of payments. They can receive payments on a monthly, quarterly or annual basis. The benefit amount must be taken in at least five equal annual payments.

The benefit amount for this option is equal to the benefit base (reduced by withdrawals). In the above example, the benefit amount under this payment option would be \$200,000 plus interest.

The death benefit percentage could be as low as 10% for new issues. If the account value is \$150,000 and the death benefit base amount is \$200,000, beneficiaries would receive the account value plus \$5,000 ($\$50,000 \times 0.10$), making the lump sum death benefit, \$155,000.



Learn From Joe

To understand how the Inheritance Enhancer rider can provide a legacy for your heirs, consider Joe in the hypothetical example below.

About Joe:

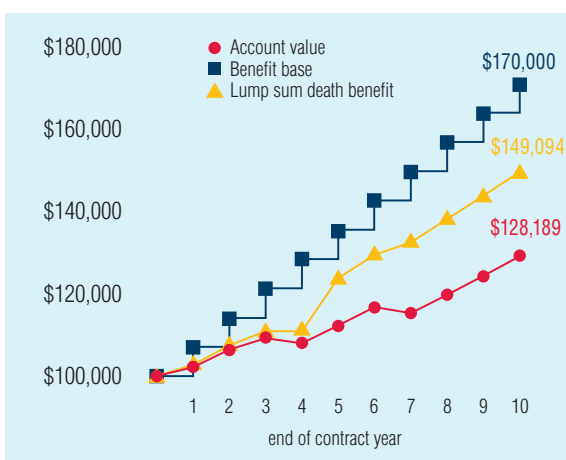
- He is 62 years old and retired.
- He uses Social Security income and personal savings to cover his living expenses.
- He wants to protect and grow his assets, and leave a legacy for his family.

Finding a solution

After researching options with his financial professional, Joe decides to purchase an indexed annuity with a \$100,000 purchase payment and adds the Inheritance Enhancer rider. Here's how Joe leaves a legacy with this rider.

Step 1: Joe's benefit base grows

Rollup credits are applied to the benefit base during the 10-year rollup period. At the end of this period, Joe's benefit base has grown to \$170,000 because he did not take any withdrawals.



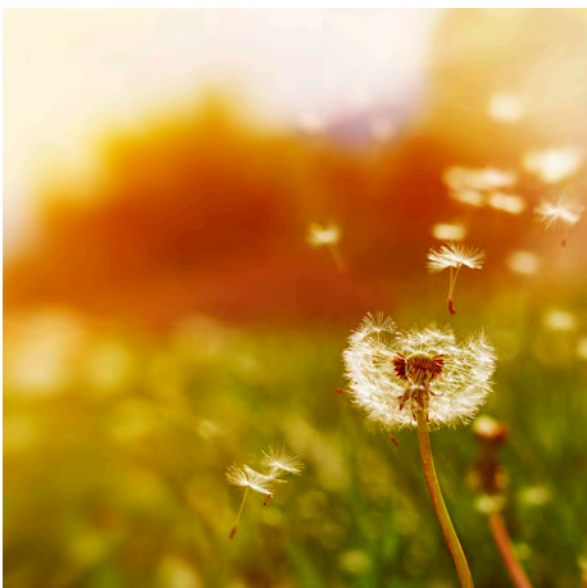
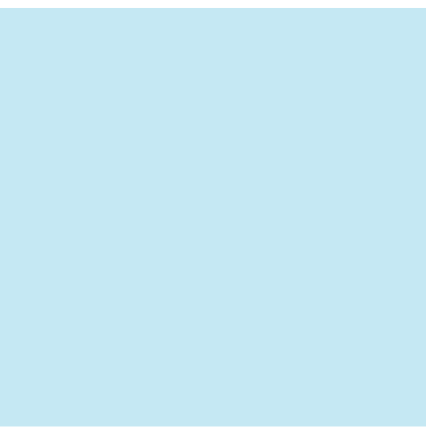
Example assumes no withdrawals are taken, and a 7% simple interest rollup credit. Account values do not reflect actual market performance. For the lump sum death benefit, this graph shows the contract death benefit before the end of contract year five. It shows the rider death benefit as a lump sum after the end of contract year five.

Step 2: Joe leaves a legacy for his family

When Joe purchased the rider, he designated his daughter, Lisa, as the beneficiary. After a number of years, Joe dies. At the time of death, his account value is **\$128,189** and his benefit base is **\$170,000**.

Step 3: Joe's daughter receives income

Lisa has the option of receiving the rider death benefit as a lump sum or as a series of payments. If she takes a lump sum, she'll receive a one-time payment of **\$149,094**. If she chooses to receive a series of payments, we'll use \$170,000 to calculate the payments, and she'll receive **\$34,679** each year for five years (for a total of **\$173,395**).



Additional Things To Know About The Inheritance Enhancer

Issue ages

You may purchase the rider with your Great American Life® indexed annuity contract if you are between the ages of 50-85.

Impact of withdrawals

Your benefit base will accumulate rollup credits as long as your withdrawal(s) does not exceed the free withdrawal allowance or required minimum distribution.

This rider uses a proportionality concept. If you take a withdrawal (other than to pay rider charges), the benefit base will be reduced by the same percentage that you withdraw from your annuity’s account value. Rollup credits stop if you take a withdrawal that exceeds the free withdrawal allowance.

If you take a withdrawal that does not exceed the free withdrawal allowance, your rollup credit will be reduced dollar for dollar for that year. Rollup credits will continue to accumulate thereafter until the end of the rollup period.

Rider charge and cancellation

An annual rider charge of 0.95% will be taken at the end of each contract year. The charge is based on your benefit base and is deducted from your account value. If you surrender the contract or terminate the rider, a prorated rider charge will apply at that time.

The rider charge may 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.

You may cancel the rider at any time.

What happens at death of insured

	During first five contract years	After first five contract years
If your contract has a successor owner	The rider continues and the successor owner becomes the “Insured” for purposes of the enhanced death benefit.	
If no successor owner	The contract’s death benefit is payable and rider charges are refunded.	The rider’s enhanced death benefit is payable.



Rollup period, rollup rate, and annual charges are current and may change for new issues. The rollup period will never be less than three years, the rollup rate will never be less than 2% and the rider charge will never be more than 3%.

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