



IncomeSustainerSM Rider

R1417607NW, R1417507NW

Form number may vary by state.

Product issued by Great American Life Insurance Company[®] and Annuity Investors Life Insurance Company[®].

Overview

Issue ages

Qualified: 40-70

Non-qualified: 40-85

Income benefits may begin at age 55.

Rollup credits

Each year, the current BBA is increased by 10% of the BBA at the start of the 10-year rollup period. Rollup credits stop if the client takes a withdrawal.

Resets

Beginning with the first rider anniversary and any anniversary thereafter, the BBA may be reset to the account value, if greater. By resetting the BBA, the rollup credits can begin again and continue for another 10 years. The BBA may also be reset automatically.

Benefit payments

One year after the rider issue date, if the client is 55 years old or older, benefit payments may be taken through withdrawals based on the BBA and the benefit option that was selected. There are three ways to receive income.

- ★ Lifetime income
- ★ Spousal lifetime income
- ★ Fixed percentage income

Effect of withdrawals

Withdrawals may be taken during any phase of the contract, but rollup credits and the BBA may be affected. The BBA will be reduced for any withdrawals taken before benefits begin as well as those in excess of the benefit amount once benefits have begun. This rider uses a proportionality concept. If a withdrawal is taken, the BBA will be reduced by the same percentage that is withdrawn from the account value.

Rider charge

An annual charge of 0.75% of the BBA 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 Amounts withdrawn to pay the charge are exempt from early withdrawal charges.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 permanently waived once the account value reaches zero due to payments of rider charges and benefits. 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 the benefit period has not started.**

Amount of income benefits

The maximum annual income is the benefit percentage multiplied by the BBA. The benefit percentage for the fixed option is always 6.0%. The benefit percentage for lifetime options is based on the client's age at the time of the first benefit withdrawal under the rider and the benefit option that was selected. The benefit percentage increases 0.10% each year until it reaches 8.0% for the lifetime income benefit and 7.0% for the spousal lifetime income benefit.

Maximum benefit percentage table

Age at benefit start date*	Lifetime income benefit	Spousal lifetime income benefit	Fixed percentage income benefit
55	4.5%	3.5%	6%
65	5.5%	4.5%	
75	6.5%	5.5%	
85	7.5%	6.5%	
90+	8.0%	7.0%	

Example of maximum benefit percentage for ages 65 - 75

Age at benefit start date*	Lifetime income benefit	Spousal lifetime income benefit	Fixed percentage income benefit
65	5.5%	4.5%	6%
66	5.6%	4.6%	
67	5.7%	4.7%	
68	5.8%	4.8%	
69	5.9%	4.9%	
70	6.0%	5.0%	
71	6.1%	5.1%	
72	6.2%	5.2%	
73	6.3%	5.3%	
74	6.4%	5.4%	
75	6.5%	5.5%	

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

Rider cancellation

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

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 Annuity Investors Life Insurance Company[®] and Great American Life Insurance Company[®]. Rider issued under form numbers R1417507NW and R1417607NW. Rider not available for all products.

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