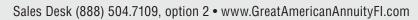
## Rider Reference Guide





	IncomeSecure™ Guaranteed income rider R6036711NW	Inheritance Enhancer <sup>™</sup> Guaranteed death benefit rider R6042513NW	IncomeSustainer® Plus Guaranteed income & death benefit rider R6032810NW
Summary			
Issue age	40-85	50-85	50-85
Rollup	9% simple interest	8% simple interest	7% simple interest
Rollup period	10 years	10 years	12 years
Current rider charge	0.95% of income base, deducted from the account value	0.95% of death benefit base, deducted from account value	1.35% of income base, deducted from account value
Comparison			
Available on all GALIC fixed-indexed annuities	<b>✓</b>	<b>✓</b>	V
Rider elected at issue only	<b>✓</b>	<b>✓</b>	<b>✓</b>
Resets available on first contract anniversary	<b>✓</b>	<b>✓</b>	<b>✓</b>
Increasing income percentages	<b>✓</b>		<b>✓</b>
Guaranteed death benefit		<b>✓</b>	<b>✓</b>
Lump sum or annuitization payout options available for guaranteed death benefit		~	~
Refund of rider charges available upon death	<b>✓</b>	<b>✓</b>	

Income percentages for IncomeSecure and IncomeSustainer Plus

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 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%		