

# Rider Reference Guide

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	<b>IncomeSecure<sup>SM</sup></b> Guaranteed income rider R6036711NW	<b>Inheritance Enhancer<sup>SM</sup></b> Guaranteed death benefit rider R6042513NW	<b>IncomeSustainer<sup>®</sup> Plus</b> Guaranteed income & death benefit rider R6032810NW
<i>Summary</i>			
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

<i>Comparison</i>			
Available on all GALIC fixed-indexed annuities	✓	✓	✓
Rider elected at issue only	✓	✓	✓
Resets available on first contract anniversary	✓	✓	✓
Increasing income percentages	✓		✓
Guaranteed death benefit		✓	✓
Lump sum or annuitization payout options available for guaranteed death benefit		✓	✓
Refund of rider charges available upon death	✓	✓	

### 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%

Please refer to the applicable rider for definitions and complete terms and conditions, as this is a summary of certain features of the riders.  
Not available in all states. In rider contract, income base and death benefit base are referred to as benefit base amount.