

Rider Reference Guide

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| | IncomeSecureSM Guaranteed income rider R6036711NW | Inheritance EnhancerSM Guaranteed death benefit rider R6042513NW | IncomeSustainer[®] Plus 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.