



Overview

Issue ages

Qualified: 18-85

Non-qualified: 0-85

Tax qualifications

Non-qualified & qualified: 403(b) TSA (traditional and Roth), IRA, (traditional, Roth, SIMPLE and Inherited), Governmental and non-Governmental 457(b)

Purchase payments

- ★ Issued with single premium
- ★ Subsequent allowed 60 days from issue ONLY; minimum \$2,000 (Q); \$5,000 (NQ)
- ★ All premium paid into purchase payment account
- ★ Moved into interest strategies on 6th and 20th of each month

Minimum purchase payment

Total: Minimum: \$25,000
 Maximum: \$750,000 issue ages 0-79
 \$500,000 issue ages 80-85 without prior Home Office approval

Additional purchase payments accepted in first two months of contract; minimum \$2,000 (Q); \$5,000 (NQ)

Riders & waivers

- ★ Extended Care – 100% account value when criteria met.
- ★ Terminal Illness – 100% account value when criteria met.
- ★ IncomeSustainer – Guaranteed withdrawal benefit (optional).
- ★ IncomeSustainer Plus – Guaranteed withdrawal and death benefit (optional).

Bailout cap

On indexed strategies, early withdrawal charges waived, if cap for an indexed strategy ever falls below its bailout cap

GMSV: Guaranteed Minimum Surrender Value

1% on 100% of purchase payments, less withdrawals and any applicable early withdrawal charges and less an amount equal to the applicable early withdrawal charge rate multiplied by the account value

Return of premium

Return of premium value is sum of all purchase payments, less the sum of all net withdrawals. Included at no extra charge.

For more product details, see the following pages.

Early withdrawal charges

10-year declining early withdrawal charges starting at 10%

Waiver of early withdrawal charges

- ★ In the event a cap falls below its bailout cap
- ★ Annuitizations for a fixed period of 10 years or life
- ★ During the first contract year, 10% of purchase payments
- ★ After first contract anniversary, 10% of the account value as of the most recent contract anniversary

MVA

None

Annuitization for account value

After the first contract year, account value used for income payout periods of 10 years or life.

Easy systematic payment (ESP) program

Fixed dollar, life distributions, RMDs, 72(t) and 72(q) available

Loans

Available: 403(b) & 457(b)
Minimum loan: \$1,000

Settlement options

- ★ Income for a fixed period
- ★ Single life annuity
- ★ Single life with period certain
- ★ Joint and one-half survivor

Death benefit

Greatest of the account value, GMSV or return of premium

Issue Ages	18-85 (qualified); 0-85 (non-qualified) Issue age is the owner's age at last birthday. For joint owners, the oldest age will be used as the issue age. If the owner is a non-natural person, the age of the eldest annuitant will be treated as the age of the owner for all purposes under this contract.
Purchase Payments	This product accepts a single purchase payment for non-qualified, 403(b), traditional IRA, Roth IRA, SIMPLE IRA, Inherited IRA and 457 plan funds. Additional purchase payments are allowed during first two months of the contract only (minimum \$2,000 (Q); \$5,000 (NQ)). Terms last for a period of one year and can begin only on the 6 th and 20 th of each month. Purchase payments received prior to the beginning of a term will be held in a holding account (referred to as a purchase payment account in the contract) until the beginning of that term. Minimum: \$25,000; Maximum: \$750,000 for ages 0-79, \$500,000 for ages 80-85 without prior Home Office approval
IncomeSustainer® Rider (optional) R1417507NW	This guaranteed withdrawal benefit rider provides for a benefit base amount that can be taken through withdrawals after a waiting period of at least one year. If withdrawals begin, there are three options from which to choose: income over the owner's lifetime, income over the lifetimes of the owner and spouse, or income at a fixed rate until the benefit is exhausted. Until withdrawals begin, the benefit base amount is increased by a guaranteed rollup credit at the end of each of the first 10 years from the contract effective date or an elected reset. An excess withdrawal terminates current rollup credits until the next reset. The maximum annual benefit withdrawal is based on: <ul style="list-style-type: none"> • The benefit base amount, which is the account value on the date of issue or reset election, increased by subsequent rollup credits and purchase payments and reduced for excess withdrawals; and • The benefit percentage, which is based on the selected benefit option, and in the case of lifetime benefits, on the owner's age (or youngest age for joint spousal income) at the time of the first benefit payment. This is an optional rider that must be added at issue and is available for a charge that is currently 0.75%. The charge will be taken at the end of each contract year and may increase if a reset is elected. Please note, asset allocation limits may apply to the declared rate strategy. Not available in all states. Rider Issue Ages: 40 through 70 (qualified); 40 through 85 (non-qualified). After the waiting period, income benefits may begin starting at age 55.
IncomeSustainer® Plus Rider (optional) R6032810NW	This guaranteed withdrawal and death benefit rider offers 10% rollup credits for income and death benefits. In addition to providing living benefit options, the rider provides a guaranteed death benefit to beneficiaries. The death benefit is available after the fifth contract anniversary, and replaces the death benefit available with the annuity. Lump sum and annuitization payout options are available for the rider death benefit, and beneficiaries will be able to choose the death benefit payment option most attractive to them at the time of settlement. This is an optional rider that must be added at issue and is available for a charge that is currently 1.15%. The charge will be taken at the end of each contract year and may increase if a reset is elected. Please note, asset allocation limits may apply to the declared rate strategy. Not available in all states. Rider Issue Ages: 50 through 85. Income benefits may begin starting at age 55.
Extended Care Waiver	An extended care waiver is available for no additional charge. If the owner is confined to a nursing home or other long-term care facility after the completion of the first contract year for at least 90 consecutive days, early withdrawal charges may be waived on withdrawals up to a full surrender. Rider form R6020708NW. Form number may vary according to the state in which a contract is sold. Not available in all states; please see state approval chart for details.
Terminal Illness Waiver	Provided that the diagnosis is rendered more than one year after the contract effective date, up to 100% of the account value can be withdrawn without deduction of an early withdrawal charge if the owner or joint owner is diagnosed by a physician as having a terminal illness with a prognosis of 12 months or less. This rider may be used only once. Rider form R6019308NW. Form number may vary according to the state in which a contract is sold. Not available in all states; please see state approval chart for details.
Interest Strategies	Upon issue, the owner selects from two types of interest strategies: a declared rate strategy and an indexed strategy . The owner has the opportunity to reallocate the account value among the available interest strategies. For amounts already in the contract, changes will be applied at the end of the current term. To change strategy selections or amounts applied, the owner must submit a strategy selection form at least five days prior to the end of that term. Available strategies are subject to change at any time for new sales.
Interest Rates	Purchase payment account interest rate: Interest is credited daily on amounts held in the purchase payment account based on an applicable interest rate. This interest rate is guaranteed to be at least equal to the guaranteed minimum declared rate. Current rates may vary by state; please refer to the current interest rate chart or www.GAFRI.com . Declared interest rate: Interest is credited daily on amounts held under a declared rate strategy based on the applicable declared interest rate. The current declared interest rate will not change during the strategy's term and is guaranteed to never be below the guaranteed minimum declared rate for any subsequent terms. Current declared interest rates and guaranteed minimum declared rates may vary by state; please refer to the current interest rate chart or www.GAFRI.com . Indexed interest rate: The indexed interest rate is determined, in part, by the growth of the S&P 500 ^{®1} , and is credited only on the last day of each term. The indexed interest rate formulas for currently available indexed strategies are as follows: Indexed interest rate: Index change, up to a cap. Index change: The amount of change in the S&P 500 over a term. In the current indexed strategies, the index change is measured using your choice of an annual point-to-point method or monthly averaging method. <i>With the annual point-to-point method, the index change is the percentage by which the S&P 500 value on the last day of the strategy's term exceeds the S&P 500 value on the first day of the strategy's term.</i> <i>With the monthly averaging method, the index change is the percentage by which the average of the previous 12 monthly S&P 500 values exceeds the S&P 500 value on the first day of the term.</i> Cap: The maximum change in the index used to determine the indexed interest rate.

Bailout Cap	Safe Return features a bailout on available indexed strategies. This feature allows the client to withdraw money without penalty from an indexed strategy if the cap for that indexed strategy ever falls below its bailout cap. The bailout cap will always be below the initial cap. If the bailout cap is triggered, we will send a letter and give the client 30 days to withdraw the money from that strategy with no penalty. If no action is taken, the money will remain in the strategy.																								
Account Value	The account value equals the sum of the following values: Purchase payment account value: The purchase payment account value equals the amount that has not been applied to an indexed or declared rate strategy, less amounts withdrawn, including any early withdrawal charges deducted from those amounts, plus interest credited daily at an interest rate at least equal to the guaranteed minimum declared rate, less any applicable premium taxes and other taxes required by each state, and less any rider fees and charges.																								
Account Value (cont'd.)	Declared rate strategy value: A declared rate strategy value equals the amount applied to the declared rate strategy, less any amounts withdrawn, including any early withdrawal charges deducted from those amounts, plus interest credited at the declared interest rate, and less any rider fees and charges. Indexed strategy value: An indexed strategy value equals the amount applied to the indexed strategy, less any amounts withdrawn, including any early withdrawal charges deducted from those amounts, plus interest credited at the indexed interest rate, and less any rider fees and charges.																								
Surrender Value	The surrender value equals the greatest of the account value less any early withdrawal charges, the guaranteed minimum surrender value, or the return of premium guarantee.																								
Guaranteed Minimum Surrender Value (GMSV)	The GMSV equals 100% of the purchase payments, less any withdrawals and applicable early withdrawal charges, plus interest at the current GMSV rate, less an amount equal to the early withdrawal charge rate multiplied by the account value. The GMSV will not be less than the minimum values required by each state.																								
Return of Premium Guarantee	As an added benefit to the contract holder, a return of premium guarantee is included in this product. The amount payable upon surrender or used to determine annuity benefit payments or the death benefit will be the greatest of the surrender value, the guaranteed minimum surrender value or the return of premium value. The return of premium value is the sum of all purchase payments received, less the sum of prior net withdrawals.																								
Fees	There are <i>no</i> up front sales charges or fees.																								
Early Withdrawal Charge	An early withdrawal charge is applied to full surrenders, withdrawals and upon annuitization if the payout period is less than ten years. (An early withdrawal charge will not be applied to annuitizations made for life.) Each month, this charge decreases by 1/12 th of the difference between the rate for the current contract year and the next contract year.																								
	<table border="1"> <thead> <tr> <th><i>Contract year</i></th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td><i>Early withdrawal charges</i></td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table>	<i>Contract year</i>	1	2	3	4	5	6	7	8	9	10	11+	<i>Early withdrawal charges</i>	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
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Free Withdrawal Allowance	During the first contract year, 10% of purchase payments may be withdrawn without an early withdrawal charge. After the first contract year, 10% of the account value on the most recent contract anniversary may be withdrawn without an early withdrawal charge. The sum of all previous withdrawals during the same contract year will be subtracted to determine the amount available. Free withdrawal allowance is not cumulative, and unused amounts do not carry over to the next contract year. Please note, indexed interest is credited only at the end of a term; amounts withdrawn before the end of a term will not earn any indexed interest.																								
Withdrawals	Withdrawals are allowed any time prior to the annuity commencement date. All withdrawals are subject to IRS regulations and early withdrawal charges. Withdrawals will be taken first from amounts applied to the purchase payment account, then from the declared rate strategy, and then from the indexed strategy with the shortest term. If there are multiple indexed strategies that meet that criterion, it will be taken proportionally from all indexed strategies with the shortest term. A withdrawal under the bailout provision will be taken only from funds then held under the given indexed strategy for the term that qualifies for the bailout. Amounts withdrawn from an indexed strategy prior to the end of a term will not be credited with interest. Minimum withdrawal: \$500; Minimum account value following withdrawal: \$5,000.																								
Easy Systematic Payment (ESP) Program (non-contractual)	The fixed dollar and life distribution options are available. Refer to the <i>Terms and Conditions</i> section of the applicable ESP program election agreement form for eligibility requirements. ESP payments reduce the amount available under the free withdrawal allowance. Please note, indexed interest is credited only at the end of a term; amounts withdrawn before the end of a term will not earn any indexed interest.																								
Loans	A loan endorsement is available for 403(b) and 457(b) contracts. Loans are subject to terms of the Loan Application and Agreement (TSAL2798). Minimum loan amount: \$1,000; minimum surrender value balance that must remain following a loan: \$500 plus collateral interest on all outstanding loans on the contract.																								
Settlement Options	The following options are available: income for a fixed period, single life annuity, single life with period certain, and joint and one-half survivor. If settlement options are selected during the early withdrawal charge period, the account value will be used to calculate the benefit for a fixed payout period of at least 10 years or a life contingent payout period. The surrender value will be used to calculate income for payout periods other than described above.																								
Death Benefit	The greatest of the account value, GMSV or return of premium will be paid upon the death of the owner. A spouse who is the surviving joint owner or sole surviving beneficiary may become the successor owner.																								

Agent Guidelines

The following procedures should be followed when submitting business for the Safe ReturnSM annuity:

- Submit business on a **Single Premium Deferred Annuity with Multiple Interest Crediting Strategies - Request Form**.
- Complete a separate **Transfer/Rollover/Exchange Request Form** for each contract or account to be transferred.
- Complete any **Replacement Form(s)** required by each state.

Include any additional forms that may be required by each particular state.

State requirements and forms for New Business can be found on www.GAFRI.com, in our **New Business Kit**.

Please note: Contract form numbers, Request Forms and Disclosure Documents may vary by state.

The Product Guide is intended only to provide a summary of this annuity product. In order to obtain a complete understanding, please read the contract provisions carefully as this is not intended to be a substitute for the contract.

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