

Effective 03.21.2016
Rates Subject to Change

Great American Inheritance Enhancer Death Benefit Rider

Available for any Great American Index Annuity

Rollup Percentage for 10 Years	7.00% Simple Interest
Annual Rider Cost: 0.95% of the Benefit Base Amount <i>Calculated on Death Benefit Base and deducted at end of each contract year</i> <i>Not Available in: NY, OR, WA</i>	
OPTION 1)	Lump Sum Beneficiary receives midway point between Account Value and Death Benefit Value
OPTION 2)	Payments over a minimum of 5 Years (annuitized at 1%) Beneficiary receives Death Benefit Value over a minimum of 5 year period This increases the Death Benefit TWO ways over Option 1: 1) Receive higher value of full rollup value 2) Spreads taxation out equally over 5 years, potentially lowering taxation of inheritance, increasing net benefit
Additional Details	<ul style="list-style-type: none"> ❖ Issue Ages: Q & NQ: 50-85 ❖ DB Waiting period is 5 YEARS (During that period): DB = AV + Refund of Rider Charges (unless successor owner is listed) ❖ Refund of Rider Charges at death during first 5 years ❖ Rollup % applicable for <u>first year premiums</u> ONLY ❖ Client can reset DB base to AV if it is greater: If reset, a new 10 yr rollup period begins and rider charge may increase ❖ If you take a w/d exceeding penalty free w/d amount DB credits stop ❖ ALL GALIC contracts must be annuitized at age 95 and DB benefits would be lost (1/2 of rider fees refunded if annuitized-except in: CO, CT, IL, MD, MN, MS, NV, NH, OH) ❖ Penalty free w/d's reduce DB base proportionately and rollup % dollar for dollar for that contract year ❖ If Spouse is beneficiary they can continue contract or choose from DB Options ❖ Beneficiaries DO NOT have to choose same payout option