

# GALIC COMPARISON GUIDE: AssurancePlus 5 vs AssurancePlus 7

Contract Specifics:	AssurancePlus 5 <sup>SM</sup> Contract Form Number P1064707NW	AssurancePlus 7 <sup>SM</sup> Contract Form Number P1061806NW
<b>Age</b>	18-89 Qualified; 0-89 Non-qualified (NQ)	18-85 Qualified; 0-85 Non-qualified (NQ)
<b>Markets</b>	NQ, 403(b) Roth & TSA, IRA, & 457 Gov & Non-gov	Same
<b>Purchase Payment</b>	Minimum: \$2,000 Addtl premiums accepted only in the 1 <sup>st</sup> contract year Maximum without home office approval: Up to Issue age 80: \$750,000 Issue age 80 and over: \$500,000	Same
<b>Bonus</b>	additional 0.50% of each Purchase Payment to the AV	Initial Purchase Payment <b>less than \$100,000</b> : add an additional 1% of each Purchase Payment to the AV Initial Purchase Payment <b>\$100,000 or more</b> : add an additional 2% of each Purchase Payment to the AV
<b>Surrender Charges</b>	Five-year <b>declining</b> surrender charge 7,7,7,6,5,0	Seven-year <b>declining</b> surrender charge 7,7,7,6,5,4,3,0
<b>Waiver Base Rate</b>	The interest rate initially credited to the Purchase Payment  Early withdrawal charges are waived for the contract if the current crediting rate for any Purchase Payment is ever less than the Waiver Base Rate for that Purchase Payment	Same
<b>AV Payment Period</b>	5 year	Same
<b>Free Withdrawal Allowance</b>	First Year: Interest Credited After first year: 10% of AV as of previous contract anniversary	Same
<b>Surrender Value</b>	The greater of the AV less applicable Surrender Charges, and the sum of all Purchase Payments less withdrawals, if any.	Same
<b>Death Benefit</b>	The greater of the AV and the sum of the Purchase Payments less withdrawals	Same
<b>ESP</b>	Customized Payments, Life Payments & Fixed Dollar options	Same
<b>Settlement Options</b>	<ul style="list-style-type: none"> <li>Income for a Fixed Period</li> <li>Life Annuity with Payments for at least a Fixed Period</li> <li>Joint and One-Half Survivor Annuity</li> </ul>	Same
<b>Terminal Illness Waiver</b>	Yes; where available	Same
<b>Extended Care Waiver</b>	Yes; where available	Same

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<b>Crediting Rate as of 8/1/2011</b>	1.00% if initial purchase payment is less than \$100,000 1.05% if initial purchase payment is \$100,000 or more	1.5%
<b>GMIR</b>	1.00%	1.00%