



AssuranceSelect 7® Plus Rates effective May 21, 2018	Declared rate	S&P 500® annual point-to-point with cap	S&P 500 Risk Control annual point-to-point with par. rate	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	iShares U.S. Real Estate annual point-to-point with cap	GMSV
Purchase payments \$100,000 and over	3.20%	6.60%	70%	7.75%	70%	9.25%	87.5% at 1%
Purchase payments under \$100,000	3.00%	6.35%	65%	7.25%	65%	9.00%	87.5% at 1%
No MVA: available in CA, UT and VA							
Purchase payments \$100,000 and over	2.95%	6.25%	65%	7.50%	65%	9.00%	87.5% at 1%
Purchase payments under \$100,000	2.75%	6.00%	60%	7.00%	60%	8.75%	87.5% at 1%

AssuranceSelect 5® Plus Rates effective May 21, 2018	Declared rate	S&P 500® annual point-to-point with cap	S&P 500 Risk Control annual point-to-point with par. rate	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	iShares U.S. Real Estate annual point-to-point with cap	GMSV
Purchase payments \$100,000 and over	3.15%	6.50%	65%	7.65%	65%	9.15%	87.5% at 1%
Purchase payments under \$100,000	2.95%	6.25%	60%	7.15%	60%	8.90%	87.5% at 1%
No MVA: available in AK, CA, PA and UT							
Purchase payments \$100,000 and over	2.90%	6.15%	60%	7.40%	60%	8.90%	87.5% at 1%
Purchase payments under \$100,000	2.70%	5.90%	55%	6.90%	55%	8.65%	87.5% at 1%

**Minimum Guarantees:** The guaranteed minimum declared rate is 1.00%. Annual point-to-point strategies with cap have a minimum cap guarantee of 1% for contract duration. Annual point-to-point strategies with participation rates have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 87.5% at 1%, minus withdrawals not including amounts applied to pay an early withdrawal charge a negative market value adjustment, or a rider charge.

The interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

Riders Not available with AssuranceSelect 5 Plus	Charges	Features
IncomeSecure®	0.95% of the benefit base amount, deducted from the account value	9% rollup credit, increasing payout percentages before benefit period starts, and charges refunded at death if benefit period hasn't started
Inheritance Enhancer <sup>SM</sup>	0.95% of the death benefit base amount, deducted from the account value	8% rollup credit, refund of rider charges available in certain circumstances

State Availability and Variations
AssuranceSelect 7 Plus and riders available in all states except: AK, NY, OR, PA, and WA
AssuranceSelect 5 Plus available in all states except: NY, OR, VA and WA
MO: Declared Rate Strategy not available with contracts that add the Inheritance Enhancer rider.
MA: Extended Care and Terminal Illness waivers not available.
MA, MN, OR, UT and WA: Residents are only permitted to purchase annuity products within their resident state.
CO, NV and OH: Inheritance Enhancer approved without Partial Refund of Rider Charges on Annuitization at Age 95 endorsement.
AL, CO, IN, MA, NJ and OR: State-specific marketing materials required for certain products. Visit Gaafi.com for details.
Inherited IRA and inherited non-qualified contracts not available on contracts with a rider.

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