

Issue Ages	18 through age 89 (qualified); 0 through age 89 (non-qualified) Issue age is defined as owner's current age upon Contract Effective Date. For joint owners, the oldest age will be used as the issue age.
Purchase Payment	This product accepts a single Purchase Payment for non-qualified, TSA, traditional IRA, Roth IRA, SIMPLE IRA, 401(a) and 457 plan funds. Additional Purchase Payments will require a separate contract. <i>Minimum:</i> \$10,000 <i>Maximum:</i> \$750,000 for ages 0-79, \$500,000 for ages 80+ without prior Home Office approval
Interest Rates	The base interest rate at the beginning of a contract term is guaranteed to be the base interest rate at the end of that contract term. Current interest rates and guaranteed interest rates may vary by state; please refer to the current interest rate chart or www.GAFRI.com .
Initial Term	This product has a five-year initial term.
First-Year Bonus	A bonus interest rate will be added to the base interest rate for the duration of the first contract year only. The bonus interest rate is 1.0%.
Annual Interest Rate Adjustment	After the first contract year of the initial term, the base interest rate will increase. For this product, 0.10% will be added to the base interest rate in years two through five.
Extended Care Waiver	To help ease the strain of certain unforeseen events, 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 the state approval chart for more information.
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the diagnosis is rendered more than one year after the Contract Effective Date, up to 100% of the Account Value can be withdrawn without deduction of an early withdrawal charge if the owner or joint owner is diagnosed by a physician as having a terminal illness with a prognosis of 12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 the state approval chart for more information.
Account Value	The Account Value is equal to 100% of the Purchase Payment received, plus interest credited, less any amounts withdrawn, including any Market Value Adjustment (MVA) or early withdrawal charges (referred to as Surrender Charge in the contract) deducted from those amounts, less any applicable premium taxes and other taxes required by your state.
Adjusted Account Value	The Adjusted Account Value is equal to the Account Value, adjusted by the Market Value Adjustment. The minimum Adjusted Account Value will never be less than the Purchase Payment plus interest credited at the guaranteed minimum interest rate, but will never be more than the initial Purchase Payment plus the current earned interest rate, with the MVA possibly canceling a portion or all of the early withdrawal charges.
Surrender Value	The Surrender Value is equal to the Adjusted Account Value, less any early withdrawal charges that apply to a full surrender.
Market Value Adjustment	A Market Value Adjustment or MVA will apply to partial or full surrenders and annuitizations. The MVA factor is calculated by comparing the interest rate environment when the contract is purchased to the environment when the contract is surrendered. This can result in an increase to the Surrender Value during a period of decreasing rates, or a decrease from the Surrender Value during a period of increasing rates. An MVA will not be applied to annuitizations made for at least the minimum initial term length (of five years) or longer, or for life or under Income for a Fixed Period Not to Exceed Life Expectancy.
Early Withdrawal Charge	During the initial term, an early withdrawal charge is applied to full surrenders, withdrawals and upon annuitization if the payout period is less than five years. An early withdrawal charge will not be applied to annuitizations made for life.

<i>Contract Year</i>	1	2	3	4	5	6+
<i>Early Withdrawal Charge</i>	7%	6%	5%	4%	3%	0%

Free Withdrawal Allowance	During the first contract year, the earned interest credited to the contract may be withdrawn without deduction of an MVA or early withdrawal charge. At any time after the first contract anniversary, up to 10% of the Account Value as of the end of the prior contract anniversary may be withdrawn without deduction of an MVA or early withdrawal charge. The sum of all previous withdrawals, including ESP payments, during the same contract year will be subtracted to determine the amount available. This free withdrawal allowance is not cumulative, and unused amounts do not carry over to the next contract year.
Withdrawals	Distributions are allowed any time prior to maturity. All distributions are subject to IRS regulations. <i>Minimum withdrawal: \$500; Minimum Account Value following withdrawal: \$5,000</i>
Easy Systematic Payment (ESP) Program (non-contractual)	Both Customized Payment Options 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.
Minimum AV Payout Period	The Account Value will be used to calculate income for payout periods of five years or longer or for life.
Death Benefit	The Account Value will be paid upon death of the owner. A spouse who is the sole surviving beneficiary may elect to become the successor owner.
Settlement Options	The following settlement options are available: Income for a Fixed Period, Life Annuity with Payments for a Least a Fixed Period, Joint and One-half Survivor Annuity and Income for a Fixed Period, Not to Exceed Life Expectancy. <i>If settlement options are selected during the early withdrawal charge period</i> , the Account Value will be used to calculate income for a payout period of five years or longer, or for life. The Surrender Value will be used to calculate income for payout periods of less than described above. <i>If settlement options are selected after the early withdrawal charge period</i> , the Account Value will be used for a payout period of five years or longer, or for life. Otherwise, the Adjusted Account Value will be used.
Income for a Fixed Period, Not to Exceed Life Expectancy	The owner may elect monthly payments that are guaranteed for a fixed period based on the owner's life expectancy (as determined by the Health Care Financing Administration life expectancy tables). Should the owner die prior to receiving all benefits for the full period, the beneficiary will continue receiving monthly payments until the benefit period is completed. This option is irrevocable with no commuted value.
Renewal Period	Near the end of each term, the owner will be notified about the option to renew the annuity. The owner may choose to either renew the contract, or to withdraw all or a portion of the principal and interest. The MVA will not apply during the last 30 days of each term and all early withdrawal charges end after the initial term. Any withdrawals received prior to age 59½ may be subject to restrictions and a 10% tax penalty. If the owner does not elect an option at the end of a term, the contract will automatically renew for another term that will not exceed the length of the initial term. The base interest rate in effect for a new term will be guaranteed for the length of the new term.
Agent Guidelines	The following procedures should be followed when submitting business for the American Freedom Stars & Stripes [®] annuity: <ul style="list-style-type: none"> • Submit business on Order Ticket for Fixed Annuity MVA. • Owner and Agent are required to sign a Disclosure Document. • Complete a separate Transfer/Rollover/Exchange Request Form for each contract or account to be transferred. • Complete any Replacement Form(s) required by your state. • Include any additional forms that may be required by your particular state. <p>State requirements and forms for New Business can be found on www.GAFRI.com, in our New Business Kit.</p>

Please note: Contract form numbers 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.