

Company & Ratings	*Product	Crediting Formula	Current Rate	Length of Term	*Withdrawal Provisions	Death Benefit	Issue Ages & Minimum Premium	Commission	
<b>American National Insurance Company</b> A+ AM Best	ANICO Strategy Indexed Annuity Plus 7 SPDA	Choose Allocations Among FIVE 1-Year Options! 1) Specified Rate 2) Monthly Cap	1.00% Instant Premium Enhancement Credit! 1-Year 1) 3.90% 2) 1.00% 3-A) 4.70% Cap 3-B) 5.00% Cap 4) 2.65%	7 Years with MVA	2 Lifetime Income Riders Available 10% Per Year Nursing Home Waiver (30 days)	FULL ACCOUNT VALUE Including Gains Through Reported Date of Death, Pro-Rata of the Segment Term and Cap Rate	Owner & Annuitant 0-80	<b>5.00%</b> Reduced Ages 76-80 Trailer Option Available	
	ANICO Strategy Indexed Annuity Plus 10 SPDA	3) Pt-To-Pt with Cap A) 100% Participation B) 50% Participation 4) Fixed Interest Rate	1.00% Instant Premium Enhancement Credit! 1-Year 1) 4.15% 2) 1.10% 3-A) 4.70% Cap 3-B) 6.00% Cap 4) 2.80%	10 Years with MVA	Disability Waiver Terminal Illness Waiver		Minimum \$10,000 (NQ) \$5,000 (Q)	<b>7.00%</b> Reduced Ages 76-80 Trailer Option Available	
<b>W&amp;S Financial (Integrity Life)</b> A+ AM Best	Indextra-7 SPDA	1) Goldman Sachs Multi-Asset Index Pt to Pt NO CAP a- 3 Year Pt to Pt b- 2 Year Pt to Pt c- 1 Year Pt to Pt 2) JP Morgan Strategic Balanced Index Pt to Pt NO CAP a- 3 Year Pt to Pt b- 2 Year Pt to Pt c- 1 Year Pt to Pt	1) a-150% Participation b-125% Participation c-100% Participation 2) a-115% Participation b-100% Participation c-67% Participation 3) 5.25% 4) 3.00%	7 Years	GLWB Rider Available 10% Per Year Nursing Home Waiver (60 Days) Terminal Illness Rider	INDEXED Full Account Value as of Last Anniversary FIXED Full Account Value Through Date of Death	Owner & Annuitant 18-85	<b>5.25%</b> Reduced Ages 76+	
	Indextra-10 SPDA	3) S&P 1 Year Pt to Pt with Cap 4) Fixed Interest Option	1) a-150% Participation b-125% Participation c-100% Participation 2) a-117% Participation b-100% Participation c- 67% Participation 3) 5.25% 4) 3.00%	10 Years			Minimum: \$15,000	<b>6.50%</b> Reduced Ages 76+	
<b>Great American Life Insurance Company</b> A AM Best  Current Rates are based on High Band Cases, Low Band Rates are slightly Lower for each Product Listed	American Landmark 5 \$100K+ w/MVA	1) S&P Ann Point to Point w/Cap	1) 6.30% 2) 7.25% 3) 75% 4) 70% 5) 3.00%	5 Years with MVA	2 Optional Lifetime Income Riders and a DB Rider Available: Excluding American Landmark 5 and Premier Income Bonus Premier Income Bonus: Built in Income Rider offers 8% Rider Bonus, 8% Rollup Credits and 10-Year Rollup Period - Annual Fee applies 10% Per Year Nursing Home Waiver (90 days) Terminal Illness Waiver	INDEXED Full Account Value as of Last Anniversary, Including Bonus  FIXED Full Account Value Through Date of Death	Owner & Annuitant 0-89 Minimum: \$10K	<b>3.75%</b> Reduced Ages 76-89	
	American Landmark 5 \$100K+ No MVA AK, CA, PA, UT, VA	2) iShares US R.E. Pt to Pt w/Cap	1) 6.05% 2) 7.00% 3) 70% 4) 65% 5) 2.90%	5 Years					
	Premier Bonus \$150K+ w/MVA 5.75% Bonus! (Fully Vested in 7 Years)	3) S&P US Ret. Ann Pt to Pt	1) 3.25% 2) 4.25% 3) 40% 4) 35% 5) 1.80%	7 Years with MVA					
	Premier Bonus \$150K+ No MVA - AK, CA, UT 5.75% Bonus! (Fully Vested in 7 Years)	4) S&P Risk Control Ann Pt to Pt	1) 2.85% 2) 4.00% 3) 35% 4) 35% 5) 1.70%	7 Years					
	Premier Income Bonus \$150K+ w/MVA (Non-MVA version available in AK, CA, PA & UT - call for info)	5) Fixed Rate Strategy	1) 5.00% 2) 6.50% 3) 50% 4) 50% 5) 2.25%	7 Years with MVA					
	American Legend 7 FPDA \$100K+ w/MVA	1) S&P Ann Point to Point w/Cap 2) iShares US R.E. Pt to Pt w/Cap	1) 6.40% 2) 7.25% 3) 75% Part/No Cap 4) 70% Part/No Cap 5) 7.25% 6) 2.50% 7) 3.00%	7 Years with MVA					
	American Legend 7 FPDA \$100K+ No MVA AK, CA, UT, VA	3) S&P US Ret. Ann Pt to Pt 4) S&P Risk Control Ann Pt to Pt	1) 6.15% 2) 7.50% 3) 70% Part/No Cap 4) 65% Part/No Cap 5) 6.75% 6) 2.30% 7) 2.90%	7 Years					
American Legend III FPDA	5) GLD ETF Ann Pt to Pt w/Cap 6) S&P 1 Year Monthly Cap 7) Fixed Rate Strategy	1) 5.60% 2) 7.00% 3) 65% Part/No Cap 4) 60% Part/No Cap 5) 6.50% 6) 2.25% 7) 2.85%	7 Years						
<b>Lincoln Financial Group</b> A+ AM Best	New Directions 6 SPDA	1) Specified Rate	<\$100K Band \$100K Band 1) 4.20% 1) 4.70% 2) 12.00% 2) 14.00% 3) 2.95% 3) 3.20%	6 Years with MVA	10% Per Year After Year 1 Nursing Home Waiver	INDEXED Full Account Value as of Last Anniversary  FIXED Full Account Value Through Date of Death	Owner & Annuitant 0-85	<b>3.50%</b> Reduced Ages 76+	
	New Directions 8 SPDA	2) 2-Year Point to Point with cap 3) Fixed Rate Strategy	<\$100K Band \$100K Band 1) 4.00% 1) 4.55% 2) 10.25% 2) 12.25% 3) 2.50% 3) 2.65%	8 Years with MVA	Terminal Illness		Minimum: \$10,000	<b>4.50%</b> Reduced Ages 76+	
	OptiChoice 9 FPDA Min Guarantee varies by state	1) Specified Rate	<\$100K Band \$100K Band 1) 4.40% 1) 4.70% 2) 1.80% 2) 1.90% 3) 1.20% 3) 0.95%	9 Years with MVA	Systematic Withdrawals up to 10% in Year 1 then 10% Lump Sum Available in Years 2+		Owner & Annuitant 0-80	<b>4.75%</b> Reduced Ages 75+	
	OptiChoice 7 FPDA Min Guarantee varies by state	2) 1-Year Monthly Cap Indexed Account 3) Annual Reset 100% Volatility Control with Spread	1) 4.20% 1) 4.40% 2) 1.70% 2) 1.80% 3) 1.85% 3) 1.35% 4) 2.45% 4) 2.55%	7 Years with MVA			Minimum: \$5,000 (NQ) \$2,000 (Q) Owner & Annuitant 0-85	<b>4.10%</b> Reduced Ages 75+	
	OptiChoice 5 FPDA Min Guarantee varies by state	4) Fixed Rate Strategy	1) 3.90% 1) 4.20% 2) 1.60% 2) 1.65% 3) 2.05% 3) 1.60% 4) 2.35% 4) 2.50%	5 Years with MVA			Minimum: \$5,000 (NQ) \$2,000 (Q)	<b>3.50%</b> Reduced Ages 75+	

**For Agent Use Only**

\*Policy, Nursing Home, Disability Waiver, & Terminal Illness Rider not approved in all States - Please refer to Specimen Policy for details