

Company & Ratings	*Product	Crediting Formula	Current Rate	Length of Term	*Withdrawal Provisions	Death Benefit	Issue Ages & Minimum Premium	Commission	
American National Insurance Company 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) 1.65% 3-A) 4.35% Cap 3-B) 12.15% 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	5.00% 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) 1.75% 3-A) 4.70% Cap 3-B) 13.90% Cap 4) 2.80%	10 Years with MVA	Disability Waiver Terminal Illness Waiver		Minimum \$10,000 (NQ) \$5,000 (Q)	7.00% Reduced Ages 76-80 Trailer Option Available	
W&S Financial (Integrity Life) 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- 120% Participation b- 100% Participation c- 70% Participation 2) a- 95% Participation b- 80% Participation c- 55% Participation 3) 4.00% 4) 2.10%	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	5.25% Reduced Ages 76+	
	Indextra-10 SPDA	3) S&P 1 Year Pt to Pt with Cap 4) Fixed Interest Option	1) a- 125% Participation b- 105% Participation c- 75% Participation 2) a- 100% Participation b- 82% Participation c- 57% Participation 3) 4.25% 4) 2.15%	10 Years			Minimum: \$15,000	6.50% Reduced Ages 76+	
Great American Life Insurance Company A AM Best	Safe Return SPDA ROP Included!	1) Annual Point to Point Cap 2) S&P Risk Control Ann Pt to Pt 3) Fixed Rate Strategy 4) Shares US Real Estate	1) 5.00% w/3.00% Bailout 2) 50% w/25% Bailout 3) 2.00% 4) 6.00%	10 Years	2 Lifetime Income Riders and a DB Rider Available: Excluding American Landmark 5 10% Per Year Nursing Home Waiver (90 days) Terminal Illness Waiver	INDEXED Full Account Value as of Last Anniversary FIXED Full Account Value Through Date of Death	Owner & Annuitant 0-85 Minimum: 25K	5.00% Reduced Ages 76+	
	American Landmark 5 \$100K+ w/MVA	1) S&P Ann Point to Point w/Cap 2) Shares US R.E. Pt to Pt w/Cap 3) S&P US Ret. Ann Pt to Pt 4) S&P Risk Control Ann Pt to Pt 5) Fixed Rate Strategy	1) 6.10% 2) 7.25% 3) 7.00% 4) 70% 5) 3.80%	5 Years with MVA			Owner & Annuitant 0-89 Minimum: \$10K	3.75% Reduced Ages 76-89	
	American Landmark 5 \$100K+ No MVA AK, CA, PA, UT, VA	1) S&P Ann Point to Point w/Cap 2) Shares US R.E. Pt to Pt w/Cap 3) S&P US Ret. Ann Pt to Pt 4) S&P Risk Control Ann Pt to Pt 5) Fixed Rate Strategy	1) 5.95% 2) 7.00% 3) 70% 4) 65% 5) 2.80%	5 Years			Owner & Annuitant 0-89 Minimum: \$10K	3.75% Reduced Ages 76-89	
	American Legend III FPDA	1) S&P Ann Point to Point w/Cap 2) Shares US R.E. Pt to Pt w/Cap 3) S&P US Ret. Ann Pt to Pt 4) S&P Risk Control Ann Pt to Pt 5) GLD ETF Ann Pt to Pt w/Cap 6) S&P 1 Year Monthly Cap 7) Fixed Rate Strategy	1) 6.10% 2) 7.00% 3) 70% Part/No Cap 4) 65% Part/No Cap 5) 6.50% 6) 2.25% 7) 2.85%	7 Years			Owner & Annuitant 0-85 Minimum \$10,000 ADDs: \$2,000(Q) \$5,000 (NQ)	4.75% Reduced Ages 76+	
	American Valor 10 FPDA 2% Premium Bonus for Deposits Yrs 1-3	1) S&P Ann Point to Point w/Cap 2) S&P Risk Control 1yr pt-pt 3) S&P US Ret. Ann Pt to Pt 4) Fixed Rate Strategy	1) 4.50% 2) 50% Part/No Cap 3) 65% Part/No Cap 4) 1.00%	10 Years					5.00% Reduced Ages 76+
	American Custom 10 SPDA Under \$150,000	1) S&P Risk Control Annual Point to Point with Par Rate 2) Shares US R.E. Pt to Pt w/Cap	1) 55% 2) 5.75% 3) 4.50% 4) 5.50% 5) 1.75%	10 Years With MVA	2 Lifetime Income Riders and a DB Rider Available 5% Per Year-Rider available for up to 25% cumulative! Nursing Home Waiver (90 days aft 1-YR) Terminal Illness Waiver		Owner & Annuitant 0-85 Minimum: \$25,000	6.00% Reduced Ages 76+ 3 Trailer Options Available	
	American Custom 10 SPDA \$150,000+	1) S&P Annual Point to Point with Cap 4) SPDR QLD 1 Year Point to Point 5) Fixed Rate Strategy	1) 60% 2) 6.00% 3) 5.00% 4) 5.75% 5) 1.90%	10 Years					
American Custom 10 Non-MVA <\$150K CA, IN, MN, MO, OH, PA, TX, UT, VA			1) 45% 2) 5.50% 3) 4.40% 4) 4.50% 5) 1.70%	10 Years					
Lincoln Financial Group A+ AM Best	New Directions 6 SPDA	1) Specified Rate 2) 2-Year Point to Point with cap	<\$100K Band 1) 4.00% 1) 4.50% 2) 10.00% 2) 12.00% 3) 2.50% 3) 2.75%	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	3.50% Reduced Ages 76+	
	New Directions 8 SPDA	3) Fixed Rate Strategy	<\$100K Band \$100K Band 1) 4.00% 1) 4.50% 2) 10.00% 2) 12.00% 3) 2.40% 3) 2.55%	8 Years with MVA	Terminal Illness		Minimum: \$10,000	4.50% Reduced Ages 76+	
	OptiChoice 9 FPDA Min Guarantee varies by state	1) Specified Rate 2) 1-Year Monthly Cap Indexed Account	<\$100K Band \$100K Band 1) 4.25% 1) 4.50% 2) 1.80% 2) 1.90% 3) 1.95% 3) 1.50% 4) 2.30% 4) 2.50%	9 Years with MVA	Systematic Withdrawals up to 10% in Year 1 then 10% Lump Sum Available in Years 2+		Owner & Annuitant 0-80	4.75% Reduced Ages 75+	
	OptiChoice 7 FPDA Min Guarantee varies by state	3) Annual Reset 100% Monthly Average with Spread	1) 4.00% 1) 4.25% 2) 1.70% 2) 1.80% 3) 2.10% 3) 1.95% 4) 2.20% 4) 2.30%	7 Years with MVA			Minimum: \$5,000 (NQ) \$2,000 (Q) Owner & Annuitant 0-85	4.10% Reduced Ages 75+	
	OptiChoice 5 FPDA Min Guarantee varies by state	4) Fixed Rate Strategy	1) 3.75% 1) 4.00% 2) 1.60% 2) 1.65% 3) 2.35% 3) 2.00% 4) 2.10% 4) 2.25%	5 Years with MVA			Minimum: \$5,000 (NQ) \$2,000 (Q)	3.50% 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