

| 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 FPDA | Choose Allocations Among EIGHT Options! 1) S&P Specified Rate 2) S&P Monthly Cap 3) S&P Pt-to-Pt with Cap A) 100% Participation B) 50% Participation | 1) 4.80% 2) 2.50% 3-A) 6.90% Cap 3-B) 7.10% Cap 4) 25% Participation 5) 6.90% 6) 115% 7) 3.20% | 7 Years with MVA (No MVA in CA) | 2) Lifetime Income Riders Available 10% Per Year Nursing Home Waiver (90 days) | FULL ACCOUNT VALUE Including Gains Through Reported Date of Death, Pro-Rata of the Segment Term and Cap Rate | Owner & Annuitant 0-80 Minimum \$10,000 (NQ) \$5,000 (Q) | 5.00% Reduced Ages 76-80 Trailer Option Available |
| | ANICO Strategy Indexed Annuity Plus 10 FPDA | 4) S&P Pt-to-Pt No Cap 5) Nasdaq-100 Pt-to-Pt 100% with Cap 6) S&P MARC 5% 7) Declared Rate | 1.00% Instant Premium 1) 4.85% 2) 2.60% 3-A) 7.00% Cap 3-B) 7.20% Cap 4) 30% Participation 5) 7.00% 6) 125% 7) 3.30% | 10 Years with MVA (No MVA in CA) | Disability Waiver Terminal Illness Waiver | | Add's \$100 Monthly EFT \$1,000 Unscheduled | 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-175% Participation b-160% Participation c-115% Participation 2) a- 170% Participation b- 142% Participation c- 97% Participation 3) 6.75% 4) 3.25% | 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 Minimum: \$15,000 | 5.25% Reduced Ages 76+ |
| | Indextra-10 SPDA | 3) S&P 1 Year Pt to Pt with Cap 4) Fixed Interest Option | 1) a-175% Participation b- 160% Participation c- 115% Participation 2) a- 170% Participation b- 142% Participation c- 97% Participation 3) 6.75% 4) 3.25% | 10 Years | | | Minimum: \$15,000 | 6.50% Reduced Ages 76+ |
| Great American Life Insurance Company A+ AM Best WOW Current Rates are based on High Band Cases. Low Band Rates are slightly Lower for each Product Listed | American Landmark 3 \$150K+ w/MVA *Bucket Not available in CA | 1) S&P Ann Point to Point w/Cap 2) iShares US R.E. Pt to Pt w/Cap | 1) 6.50% 2) 7.00% 3) 6.50% *4) 2.55% | 3 Years with MVA | 10% Per Year Extended Care Waiver (90 days) Terminal Illness Waiver | OWNER & ANNUITANT 0-90 Minimum: \$50K | 2.50% Reduced Ages 76-90 | |
| | American Landmark 3 \$150K+ No MVA AK, PA & UT | 3) iShares MSCI EAFE ETF w/Cap 4) Fixed Rate Strategy | 1) 6.25% 2) 6.90% 3) 6.25% 4) 2.45% | 3 Years | | | | |
| | American Landmark 5 \$100K+ w/MVA | 1) S&P Ann Point to Point w/Cap 2) S&P Ann Point to Point w/Cap Lock | 1) 7.15% 4) 85% 2) 5.50% 5) 65% 3) 8.00% 6) 2.90% | 5 Years with MVA | 2) Optional Lifetime Income Riders and a DB Rider Available: Excluding American Landmark 5 and Premier Income Bonus (Temp Suspended) | OWNER & ANNUITANT 0-89 Minimum: \$10K | 3.75% Reduced Ages 76-89 | |
| | American Landmark 5 \$100K+ No MVA AK, CA, PA, & UT | 3) iShares US R.E. Pt to Pt w/Cap | 1) 6.50% 4) 75% 2) 5.00% 5) 60% 3) 7.25% 6) 2.75% | 5 Years | | | | |
| | Premier Bonus \$150K+ w/MVA 5.75% Bonus! (Fully Vested in 7 Years) | 4) S&P US Ret. Ann Pt to Pt | 1) N/A 4) N/A 2) N/A 5) N/A 3) N/A 6) N/A | 7 Years with MVA | Premier Income Bonus: Built in Income Rider offers 8% Rider Bonus, 8% Rollup Credits and 10-Year Rollup Period - Annual Fee applies (Temp Suspended) | OWNER & ANNUITANT 0-85 Minimum \$10,000 | 4.00% Reduced Ages 76+ | |
| | Premier Bonus \$150K+ Non MVA - AK, CA, UT, VA 5.75% Bonus! (Fully Vested in 7 Years) | 5) S&P Risk Control Ann Pt to Pt | 1) N/A 4) N/A 2) N/A 5) N/A 3) N/A 6) N/A | 7 Years | | | | |
| | Premier Income Bonus \$150K+ w/MVA Non-MVA version available in AK, CA, PA, UT, VA - call for info | 6) Fixed Rate Strategy | 1) 7.00% 4) 65% 2) N/A 5) 65% 3) 8.00% 6) 3.00% | 7 Years with MVA | 10% Per Year Extended Care Waiver (90 days) Terminal Illness Waiver | ADD's for FPDA's: \$2,000(Q) \$5,000 (NQ) | 4.75% Reduced Ages 76+ | |
| | American Legend 7 FPDA \$100K+ w/MVA | 1) S&P Ann Point to Point w/Cap 2) Ann Pt to Pt w/Cap lock 3) iShares US R.E. Pt to Pt w/Cap | 1) 8.25% 5) 70% 2) 5.75% 6) 9.50% 3) 8.25% 7) 3.00% 4) 85% 8) 3.25% | 7 Years with MVA | | | | |
| American Legend 7 FPDA \$100K+ No MVA AK, CA, PA & UT | 4) S&P US Ret. Ann Pt to Pt Part% no Cap 5) S&P Risk Control Ann Pt to Pt Part% No Cap 6) GLD ETF Ann Pt to Pt w/Cap | 1) 7.60% 5) 65% 2) 5.10% 6) 8.50% 3) 7.35% 7) 2.75% 4) 75% 8) 3.10% | 7 Years | | | | | |
| American Legend III FPDA | 7) S&P 1 Year Monthly Cap 8) Fixed Rate Strategy | 1) 5.50% 5) 55% 2) N/A 6) 7.00% 3) 5.50% 7) 2.25% 4) 65% 8) 2.25% | 7 Years | | | | | |

For Agent Use Only

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