

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) 4.00% 2) 1.00% 3-A) 5.25% Cap 3-B) 6.00% Cap 4) 2.45%	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 Minimum \$10,000 (NQ) \$5,000 (Q)	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) 4.50% 2) 1.10% 3-A) 5.50% Cap 3-B) 6.75% Cap 4) 2.60%	10 Years with MVA	Disability Waiver Terminal Illness Waiver			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-145% Participation b-120% Participation c-100% Participation 2) a-115% Participation b-100% Participation c-67% Participation 3) 5.00% 4) 2.40%	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-145% Participation b-125% Participation c-100% Participation 2) a-117% Participation b-100% Participation c- 67% Participation 3) 5.00% 4) 2.40%	10 Years				6.50% Reduced Ages 76+	
Great American Life Insurance Company 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) 5.80% 2) 7.25% 3) 65% 4) 65% 5) 2.95%	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 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	3.75% 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) 5.45% 2) 7.00% 3) 60% 4) 60% 5) 2.75%	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+ Non 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) 5.90% 2) 8.00% 3) 65% Part/No Cap 4) 65% Part/No Cap 5) 7.25% 6) 2.35% 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) 5.55% 2) 7.25% 3) 60% Part/No Cap 4) 60% Part/No Cap 5) 6.75% 6) 2.15% 7) 2.80%	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) 5.10% 2) 6.50% 3) 55% Part/No Cap 4) 50% Part/No Cap 5) 6.25% 6) 2.10% 7) 2.55%	7 Years						
Lincoln Financial Group A+ AM Best	New Directions 6 SPDA	1) Specified Rate 2) 2-Year Point to Point with cap	<\$100K Band \$100K Band 1) 4.00% 1) 4.45% 2) 11.50% 2) 13.50% 3) 2.65% 3) 2.90%	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 Minimum: \$10,000	3.50% Reduced Ages 76+	
	New Directions 8 SPDA	3) Fixed Rate Strategy	<\$100K Band \$100K Band 1) 3.75% 1) 4.30% 2) 9.75% 2) 11.75% 3) 2.50% 3) 2.65%	8 Years with MVA	Terminal Illness			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) 4.20% 1) 4.50% 2) 1.80% 2) 1.90% 3) 1.60% 3) 1.35% 4) 2.45% 4) 2.65%	9 Years with MVA	Systematic Withdrawals up to 10% in Year 1 then 10% Lump Sum Available in Years 2+			4.75% Reduced Ages 75+	
	OptiChoice 7 FPDA Min Guarantee varies by state	3) Annual Reset 100% Volatility Control with Spread	1) 4.00% 1) 4.20% 2) 1.70% 2) 1.80% 3) 2.10% 3) 1.60% 4) 2.45% 4) 2.55%	7 Years with MVA				4.10% Reduced Ages 75+	
	OptiChoice 5 FPDA Min Guarantee varies by state	4) Fixed Rate Strategy	1) 3.70% 1) 4.00% 2) 1.60% 2) 1.65% 3) 2.30% 3) 1.85% 4) 2.35% 4) 2.50%	5 Years with MVA				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