

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) 3.70% 2) 1.70% 3-A) 4.00% Cap 3-B) 9.65% Cap 4) 2.40%	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) 4.00% 2) 1.85% 3-A) 4.35% Cap 3-B) 12.40% Cap 4) 2.60%	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	1) a- 110% Participation b- 90% Participation c- 50% Participation 2) 4.00% 3) 1.85%	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+ 6.50% Reduced Ages 76+
	Indextra-10 SPDA	2) S&P 1 Year Pt to Pt with Cap 3) Fixed Interest Option	1) a- 115% Participation b- 95% Participation c- 65% Participation 2) 4.25% 3) 1.90%	10 Years				
Great American Life Insurance Company A AM Best	Safe Outlook SPDA Under \$100,000	1) Annual Point to Point Cap 2) S&P Risk Contrt Ann Pt to Pt	1) 4.50% w/3.00% Bailout 2) 45% with 25% Bailout 3) 1.70%	6 Years	2 Lifetime Income Riders and a DB Rider Available 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: \$10,000	3.50% Reduced Ages 76+
	Safe Outlook SPDA \$100,000+	3) Fixed Rate Strategy 4) iShares US Real Estate Ann Point to Point with Cap (Safe Return Only)	1) 4.75% w/3.00% Bailout 2) 50% with 25% Bailout 3) 1.75%				10 Years	Owner & Annuitant 0-85 Minimum: 25K
	Safe Return SPDA ROP Included!	1) S&P Ann Point to Point w/Cap 2) iShares US RE. 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) 4.50% w/3.00% Bailout 2) 50% w/25% Bailout 3) 1.00% 4) 5.00%	7 Years	Owner & Annuitant 0-85 Minimum \$10,000 ADDs: \$2,000(Q) \$5,000 (NQ)		4.75% Reduced Ages 76+ 5.00% Reduced Ages 76+	
	American Legend III FPDA	1) S&P Ann Point to Point w/Cap 2) iShares US RE. 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) 5.15% 2) 5.75% 3) 65% Part/No Cap 4) 60% Part/No Cap 5) 5.25% 6) 2.25% 7) 2.00%	10 Years				
	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				
	American Custom 10 SPDA Under \$150,000 American Custom 10 SPDA \$150,000+ *American Custom 10 Non-MVA <\$150K <small>CA, IN, MN, MO, OH, PA, TX, UT, VA</small>	1) S&P Risk Control Annual Point to Point with Par Rate 2) iShares US R.E. Pt to Pt w/Cap 3) S&P Annual Point to Point with Cap 4) SPDR GLD 1 Year Point to Point 5) Fixed Rate Strategy	1) 50% 2) 5.00% 3) 4.00% 4) 4.75% 5) 1.40% 1) 35% 2) 5.00% 3) 4.25% 4) 4.75% 5) 1.50% 1) 45% 2) 4.75% 3) 4.00% 4) 4.50% 5) 1.40%	10 Years With MVA 10 Years	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		INDEXED Full Account Value as of Last Anniversary FIXED Full Account Value Through Date of Death	Owner & Annuitant 0-85 Minimum: \$25,000
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) 3.50% 1) 4.00% 2) 9.00% 2) 11.0% 3) 2.15% 3) 2.30%	6 Years with MVA	10% Per Year After Year 1 Nursing Home Waiver Terminal Illness	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+ 4.50% Reduced Ages 76+
	New Directions 8 SPDA	3) Fixed Rate Strategy	<\$100K Band \$100K Band 1) 3.50% 1) 4.00% 2) 9.00% 2) 11.0% 3) 2.15% 3) 2.30%	8 Years with MVA			Owner & Annuitant 0-80 Minimum: \$5,000 (NQ) \$2,000 (Q) Owner & Annuitant 0-85	4.75% Reduced Ages 75+ 4.10% Reduced Ages 75+ 3.50% Reduced Ages 75+
	OptiChoice 9 FPDA Min Guarantee varies by state	1) Specified Rate 2) 1-Year Monthly Cap Indexed Account	<\$100K Band \$100K Band 1) 3.50% 1) 3.50% 2) 1.50% 2) 1.60% 3) 2.45% 3) 2.00% 4) 1.80% 4) 2.00%	9 Years with MVA	Systematic Withdrawals up to 10% in Year 1 then 10% Lump Sum Available in Years 2+			
	OptiChoice 7 FPDA Min Guarantee varies by state	3) Annual Reset 100% Monthly Average with Spread	1) 3.25% 1) 3.50% 2) 1.35% 2) 1.50% 3) 2.80% 3) 2.45% 4) 1.65% 4) 1.80%	7 Years with MVA				
OptiChoice 5 FPDA Min Guarantee varies by state	4) Fixed Rate Strategy	1) 3.00% 1) 3.25% 2) 1.25% 2) 1.35% 3) 3.20% 3) 2.80% 4) 1.50% 4) 1.65%	5 Years with MVA					

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