

Company & Ratings	*Product Name	Term (Years)	Guarantee Year 1	Guarantee Rest of Term	Effective Annual Yield		Surrender Charges	*Withdrawal Provisions	Death Benefit	Issue Age	Commission Rate
					Low Band	High Band					
Great American Life Insurance Company A+ AM Best	SecureGain SPDA Escalating Rate MYGA High Band Rates include an extra 15-25 bps Bonus each year for cases \$100,000+	3	3.15%	3.15%	2.90%	3.15%	9% Year 1, then Reduced by 1% per year until the end of the term + or - MVA	10% Immediate Interest only 30 days from Issue Nursing Home Waiver(90 days) Terminal Illness	Total Account Value	Owner & Annuitant 0-89	2.0% 0-80
		5	3.60%	Yr 2- 3.45% Yr 3- 3.55% Yr 4- 3.65% Yr 5- 3.75%	3.40%	WOW 3.60%				Owner & Annuitant 0-89	2.5% 0-80
		7	3.75%	Yr 2- 3.00% Yr 3- 3.25% Yr 4- 3.50% Yr 5- 3.75% Yr 6- 4.00% Yr 7- 4.25%	3.49%	3.64%				Owner & Annuitant 0-85	3.5% 0-80
American National Insurance Company A AM Best	Palladium MYG SPDA High Band Rates include extra 10 bps Bonus each year for cases \$100K to \$249,999 * Add additional 15bps to High Band Rates for cases \$250K+	3	3.75%	3.75%	3.65%	*3.75%	8% Years 1-3, then reduced by 1% per year until the end of the term + or - MVA	10% Immediate (CA = Int Only Yr 1) Interest only 30 days from Issue Confinement Waiver Disability Waiver Terminal Illness Rider	Total Account Value	Owner & Annuitant 0-90	1.5% 0-79
		4	N/A	N/A	N/A	WOW N/A					N/A
		5	4.05%	4.05%	3.95%	*4.05%					2.5% 0-79
		6	3.95%	3.95%	3.85%	*3.95%					2.5% 0-79
		7	3.80%	3.80%	3.70%	*3.80%					2.5% 0-79
		8	3.80%	3.80%	3.70%	*3.80%					2.5% 0-79
		9	3.80%	3.80%	3.70%	*3.80%					2.5% 0-79
10	3.80%	3.80%	3.70%	*3.80%	2.5% 0-79						
Lincoln Financial Group A+ AM Best	MYGuarantee Plus SPDA High Band Rates include extra 30bps Bonus each year for cases \$100,000+ Not Available in CA	5	3.60%	3.60%	3.30%	3.60%	7% Years 1-2, then Reduced by 1% per year until the end of the term + or - MVA	10% Immediate Interest only 30 days from Issue NO WAIVERS FOR: -Nursing Home -Terminal Illness -Disability	Total Account Value	Owner & Annuitant 0-85	2.00% 0-75
		6	N/A	N/A	N/A	N/A					N/A
		7	3.60%	3.60%	3.30%	3.60%					2.50% 0-75
		8	N/A	N/A	N/A	N/A					N/A
		9	N/A	N/A	N/A	N/A					N/A
		10	3.60%	3.60%	3.30%	3.60%					2.50% 0-75
Integrity Life Insurance Company A+ AM Best	MultiVantage SPDA \$20,000 Min. Premium	4	4.50%	3.50%	3.75%	3.75%	8% Years 1-2, 7% Years 3-4 decreasing by 1% every year until end of term + or - MVA	10% Immediate Interest only 30 days from Issue Nursing Home Waiver	Total Account Value	Owner & Annuitant 0-89	2.0% 0-75
		5	4.45%	3.45%	3.45%	3.65%					2.5% 0-75
		7	4.45%	3.45%	3.59%	3.59%					3.0% 0-75
	10	4.50%	3.50%	3.60%	3.60%	3.5% 0-75					
	New Momentum Not Available in CA FPDA	7	4.05%	3.30%	3.40%	3.40%	7-6-5-4-3-2-1 + or - MVA	Terminal Illness	Lump Sum	Owner & Annuitant: 0-85	5.0% 0-79

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

For Agent Use Only