

Company & Ratings	*Product Name	Term (Years)	Guarantee Year 1	Guarantee Rest of Term	Effective 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	5	2.90%	Yr 2- 2.75% Yr 3- 2.85% Yr 4- 2.95% Yr 5- 3.05%	2.75%	2.90%	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	Total Account Value	Owner & Annuitant 0-89	2.5% 0-80
	Escalating Rate MYGA High Band Rates include extra 15 bps Bonus each year for cases \$100,000+	7	3.10%	Yr 2- 2.35% Yr 3- 2.60% Yr 4- 2.85% Yr 5- 3.10% Yr 6- 3.35% Yr 7- 3.60%	2.89%	2.99%		WOW	Nursing Home Waiver(90 days) Terminal Illness	Lump Sum	Owner & Annuitant 0-85
American National Insurance Company A AM Best	Palladium MYG SPDA High Band Rates include extra 10 bps Bonus each year for cases \$100,000+ Rates Lower in Some States	3	N/A	N/A	N/A	N/A	8% Years 1-3, then reduced by 1% per year until the end of the term + or - MVA	10% After Year 1	Total Account Value	Owner & Annuitant 0-85	N/A
		4	N/A	N/A	N/A	N/A		N/A			N/A
		5	3.50%	2.50%	2.60%	2.70%		2.5% 0-79			
		6	2.90%	2.90%	2.80%	2.90%		2.5% 0-79			
		7	3.85%	2.85%	2.89%	2.99%		2.5% 0-79			
		8	3.05%	3.05%	2.95%	3.05%		2.5% 0-79			
		9	4.90%	2.90%	3.02%	3.12%		2.5% 0-79			
10	4.05%	3.05%	3.05%	3.15%	2.5% 0-79						
Lincoln Financial Group A+ AM Best	MYGuarantee Plus SPDA High Band Rates include extra 15-20 bps Bonus each year for cases \$100,000+	5	2.70%	2.70%	2.50%	2.70%	7% Years 1-2, then Reduced by 1% per year until the end of the term + or - MVA	10% Immediate	Total Account Value	Owner & Annuitant 0-85	2.00% 0-75
		6	2.75%	2.75%	2.60%	2.75%		2.25% 0-75			
		7	2.80%	2.80%	2.65%	2.80%		2.50% 0-75			
		8	2.85%	2.85%	2.70%	2.85%		2.50% 0-75			
		9	2.90%	2.90%	2.80%	2.90%		2.50% 0-75			
		10	3.00%	3.00%	2.85%	3.00%		2.50% 0-75			
Integrity Life Insurance Company A+ AM Best	MultiVantage <u>Not Available in CA</u> SPDA \$20,000 Min. Premium	4	2.70%	1.70%	1.95%	1.95%	8% Years 1-2, 7% Years 3-4 decreasing by 1% every year until end of term + or - MVA	10% Immediate	Total Account Value	Owner & Annuitant 0-89	2.0% 0-75
		5	2.95%	1.95%	2.15%	2.15%		2.5% 0-75			
		7	3.35%	2.35%	2.49%	2.49%		3.0% 0-75			
		10	3.55%	2.55%	2.65%	2.65%		3.5% 0-75			
	New Momentum <u>Not Available in CA</u> FPDA	7	2.75%	2.00%	2.10%	2.10%	7-6-5-4-3-2-1 + or - MVA	Nursing Home Waiver(Not Avail for MultiVantage in CA) 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

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