

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 Escalating Rate MYGA High Band Rates include extra 15bps (5 year) 10bps (7 year) Bonus each year for cases \$100,000+	5	3.40%	Yr 2- 3.25% Yr 3- 3.35% Yr 4- 3.45% Yr 5- 3.55%	3.25%	3.40%	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	2.5%	0-80
		7	3.50%	Yr 2- 2.75% Yr 3- 3.00% Yr 4- 3.25% Yr 5- 3.50% Yr 6- 3.75% Yr 7- 4.00%	3.29%	3.39%					Lump Sum	Owner & Annuitant 0-85
American National Insurance Company A AM Best	Palladium MYG SPDA High Band Rates include extra 10bps 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 Interest only 30 days from Issue Nursing Home Waiver (90 days)	Total Account Value	Owner & Annuitant 0-85	N/A	
		4	N/A	N/A	N/A	N/A					N/A	N/A
		5	4.35%	3.35%	3.45%	3.55%					2.5%	0-79
		6	3.65%	3.65%	3.55%	3.65%					2.5%	0-79
		7	4.60%	3.60%	3.64%	3.74%					2.5%	0-79
		8	3.65%	3.65%	3.55%	3.65%					2.5%	0-79
		9	5.40%	3.40%	3.62%	3.72%					2.5%	0-79
10	4.65%	3.65%	3.65%	3.75%	2.5%	0-79						
Lincoln Financial Group A+ AM Best	MYGuarantee Plus SPDA High Band Rates include extra 15-30bps Bonus each year for cases \$100,000+	5	3.35%	3.35%	3.05%	3.35%	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	3.10%	3.10%	2.95%	3.10%					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	3.15%	3.15%	2.95%	3.15%	2.50%	0-75						
Integrity Life Insurance Company A+ AM Best	MultiVantage SPDA \$20,000 Min. Premium	4	3.25%	2.25%	2.50%	2.50%	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	3.40%	2.40%	2.60%	2.60%					2.5%	0-75
		7	3.75%	2.75%	2.89%	2.89%					3.0%	0-75
		10	3.85%	2.85%	2.95%	2.95%					3.5%	0-75
	New Momentum Not Available in CA FPDA	7	3.10%	2.35%	2.45%	2.45%	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

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