

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	3.10%	Yr 2- 2.95% Yr 3- 3.05% Yr 4- 3.15% Yr 5- 3.25%	2.95%	3.10%	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	3.20%	Yr 2- 2.45% Yr 3- 2.70% Yr 4- 2.95% Yr 5- 3.20% Yr 6- 3.45% Yr 7- 3.70%	2.99%	3.09%					
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
		5	3.95%	2.95%	3.05%	3.15%					2.5% 0-79
		6	3.35%	3.35%	3.25%	3.35%					2.5% 0-79
		7	4.40%	3.40%	3.34%	3.44%					2.5% 0-79
		8	3.50%	3.50%	3.40%	3.50%					2.5% 0-79
		9	5.35%	3.35%	3.47%	3.57%					2.5% 0-79
10	4.50%	3.50%	3.50%	3.60%	2.5% 0-79						
Lincoln Financial Group A+ AM Best	MYGuarantee Plus SPDA High Band Rates include extra 15-20bps Bonus each year for cases \$100,000+	5	3.00%	3.00%	2.80%	3.00%	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	3.30%	3.30%	3.15%	3.30%					2.50% 0-75
Integrity Life Insurance Company A+ AM Best	MultiVantage Not Available in CA SPDA \$20,000 Min. Premium New Momentum Not Available in CA FPDA	4	3.30%	2.30%	2.55%	2.55%	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 Terminal Illness	Total Account Value	Owner & Annuitant 0-89	2.0% 0-75
		5	3.45%	2.45%	2.65%	2.65%					2.5% 0-75
		7	3.75%	2.75%	2.89%	2.89%					3.0% 0-75
		10	3.90%	2.90%	3.00%	3.00%					3.5% 0-75
		7	3.10%	2.35%	2.45%	2.45%					7-6-5-4-3-2-1 + or - MVA

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

For Agent Use Only