

Company & Ratings	*Product Name	Current Rate	Minimum Guarantee Rate	*Withdrawal Provisions	Surrender Charges	Issue Age & Min. Premium	Commission
American National Insurance Company A AM Best	Century Plus SPDA	7.60% \$100K+ 7.50% <\$100K <i>Includes 5.00% Bonus Yr 1</i>	1.50% After Initial Guarantee Period	Lifetime Inc Rider! 10% All Years Nursing Home Waiver Disability Waiver Terminal Illness	9 Years 9-8-7-6-5-4-3-2-1 Schedule and charges may vary outside of CA	Owner & Annuitant 0-80 Minimum: \$5,000	5.00% Reduced over age 75
	Citadel 7 Diamond FPDA	4.60% \$100K+ 4.50% <\$100K <i>Includes 2.00% Bonus Yr 1</i>	1.50% After Initial Guarantee Period	10% All Years Nursing Home Waiver (30 Days) Terminal Illness Waiver	7 Years 7-7-7-6-5-4-2	Owner & Annuitant: 0-85 Minimum: \$2,000 (Q) \$5,000 (NQ) ADD'S \$100 PAC	3.50% Reduced over age 80
	Citadel 5 Diamond FPDA (ADD'S In Yr 1 only)	3.50% \$100K+ 3.40% <\$100K <i>Includes 1.00% Bonus Yr 1</i>			5 Years 7-7-7-6-5	Owner & Annuitant: 0-85 Minimum: \$5,000	3.00% Reduced over age 80
Integrity Life Insurance Company A+ AM Best	New Momentum FPDA <i>Not Approved in CA</i>	4 Guarantee Periods 2 Year N/A 3 Year N/A 5 Year 2.95% 6 Year 3.00% 7 Year 3.10% 10 Year 3.30% <i>Includes 75 bps Bonus Yr 1</i>	1.50% After Initial Guarantee Period	10% All Years Nursing Home Waiver (60 Days) Terminal Illness Waiver	7 Years 7-6-5-4-3-2-1 + or - MVA	Owner & Annuitant: 0-85 Minimum: \$2,000 (Q) \$5,000 (NQ)	5.00% Deposits 5,6,7 & 10 3.25% Deposits 2 & 3 Reduced over age 79
	SPDA Series II SPDA	4 Guarantee Periods 1 Year 3.55% 3 Year 3.45% 5 Year 3.40% 7 Year 3.25% <i>Includes 1.00% Bonus Yr 1</i>	1.50% After Initial Guarantee Period		7 Years 7-7-7-6-5-4-3	Owner & Annuitant: 0-85 Minimum: \$3,000	4.00% Reduced over age 79

For Agent Use Only

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