

Company & Ratings	*Product Name	Current Rate	Minimum Guarantee Rate	*Withdrawal Provisions	Surrender Charges	Issue Age & Min. Premium	Commission
<b>American National Insurance Company</b> <b>A AM Best</b>	Century Plus SPDA	<b>7.80%</b> \$100K+ <b>7.70%</b> <\$100K <i>Includes 5.00% Bonus Yr 1</i>	1.45% After Initial Guarantee Period	Lifetime Inc Rider! 10% All Years Nursing Home Waiver Disability Waiver Terminal Illness	<b>9 Years</b> 9-8-7-6-5-4-3-2-1 Schedule and charges may vary outside of CA	Owner & Annuitant: 0-80 Minimum: \$5,000	<b>5.00%</b> Reduced over age 75
	Citadel 7 Diamond FPDA	<b>4.70%</b> \$100K+ <b>4.60%</b> <\$100K <i>Includes 2.00% Bonus Yr 1</i>	1.45% After Initial Guarantee Period	10% All Years Nursing Home Waiver (30 Days) Terminal Illness Waiver	<b>7 Years</b> 7-7-7-6-5-4-2	Owner & Annuitant: 0-85 Minimum: \$2,000 (Q) \$5,000 (NQ) ADD'S \$100 PAC	<b>3.50%</b> Reduced over age 80
	Citadel 5 Diamond FPDA <b>(ADD'S In Yr 1 only)</b>	<b>3.60%</b> \$100K+ <b>3.50%</b> <\$100K <i>Includes 1.00% Bonus Yr 1</i>			<b>5 Years</b> 7-7-7-6-5	Owner & Annuitant: 0-85 Minimum: \$5,000	<b>3.00%</b> Reduced over age 80
<b>Integrity Life Insurance Company</b> <b>A+ AM Best</b>	New Momentum FPDA <i>Not Approved in CA</i>	<b>4 Guarantee Periods</b> 2 Year <b>N/A</b> 3 Year <b>N/A</b> 5 Year <b>2.90%</b> 6 Year <b>3.00%</b> 7 Year <b>3.10%</b> 10 Year <b>3.25%</b> <i>Includes 75 bps Bonus Yr 1</i>	1.75% After Initial Guarantee Period	10% All Years Nursing Home Waiver (60 Days) Terminal Illness Waiver	<b>7 Years</b> 7-6-5-4-3-2-1 + or - MVA	Owner & Annuitant: 0-85 Minimum: \$2,000 (Q) \$5,000 (NQ)	<b>5.00%</b> Deposits 5,6,7 & 10 <b>3.25%</b> Deposits 2 & 3 Reduced over age 79
	SPDA Series II SPDA	<b>4 Guarantee Periods</b> 1 Year <b>3.55%</b> 3 Year <b>3.45%</b> 5 Year <b>3.40%</b> 7 Year <b>3.25%</b> <i>Includes 1.00% Bonus Yr 1</i>			1.75% After Initial Guarantee Period	<b>7 Years</b> 7-7-7-6-5-4-3	Owner & Annuitant: 0-85 Minimum: \$3,000

**For Agent Use Only**

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