

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					
<b>American National Insurance Company</b>  <b>A AM Best</b>	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  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	2.10%	1.10%	1.20%	1.30%					3.0% 0-79
		6	2.00%	2.00%	1.90%	2.00%					2.5% 0-79
		7	3.15%	2.15%	2.19%	2.29%					2.5% 0-79
		8	2.65%	2.65%	2.55%	2.65%					3.0% 0-79
		9	4.45%	2.45%	2.57%	2.67%					4.0% 0-79
<b>Lincoln Financial Group</b>  <b>A+ AM Best</b>	MYGuarantee Plus  High Band Rates include extra 15 bps Bonus each year for cases \$100,000+	5	1.75%	1.75%	1.55%	1.75%	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  <b>NO WAIVERS FOR:</b> -Nursing Home -Terminal Illness -Disability	Total Account Value	Owner & Annuitant 0-85	2.00% 0-75
		6	2.00%	2.00%	1.85%	2.00%					2.25% 0-75
		7	2.40%	2.40%	2.25%	2.40%					2.50% 0-75
		8	2.45%	2.45%	2.30%	2.45%					2.50% 0-75
		9	2.55%	2.55%	2.40%	2.55%					2.50% 0-75
		10	2.55%	2.55%	2.40%	2.55%					2.50% 0-75
<b>Integrity Life Insurance Company</b>  <b>A+ AM Best</b>	MultiVantage SPDA  \$20,000 Min. Premium	4	2.00%	1.00%	1.25%	1.25%	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	2.20%	1.20%	1.40%	1.40%					2.5% 0-75
		7	3.05%	2.05%	2.19%	2.19%					3.0% 0-75
		10	3.40%	2.40%	2.50%	2.50%					3.5% 0-75
	New Momentum FPDA	7	2.45%	1.70%	1.80%	1.80%	7-6-5-4-3-2-1 + or - MVA	Terminal Illness	Owner: Any age Annuitant: 0-85	5.0% 0-79	
<b>ING/USA Annuity &amp; Life Company</b>  <b>A AM Best</b>	Guarantee Choice Annuity SPDA  High Band Rates include Extra 1.00% Year 1 Bonus for cases \$75K +	3	N/A	N/A	N/A	N/A	9% Year-1, then decreasing 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 (45 days after 1-Year)  Terminal Illness	Total Account Value	Owner & Annuitant 0-80	N/A
		5	N/A	N/A	N/A	N/A					N/A
		7	2.50%	1.50%	1.50%	1.64%					2.50% 0-80 Trailer Option Avail
		10	2.75%	1.75%	1.75%	1.85%					3.25% 0-80 Trailer Option Avail

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

**For Agent Use Only**