

Traditional Fixed Annuities January 26, 2018	Product / 1st Year Bonus Interest Rate (Incl. Bonus)	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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EquiTrust Life Insurance Company®

A.M. Best (B++) Good

S&P (BBB+) Good

ChoiceFour® (SPDA) ET-SPA-2000(11-04) with Liquidity & MVA Options 1.50% Premium Bonus on all 1st Year Premium(s) 4.00% First Year Yield Minimum Guaranteed 2.50% First Year Rate 2.00% Additional premiums allowed in First Year	Free Withdrawal: Interest only first contract year. 10% of account value after first year. Minimum Premium: \$10,000 NQ/Q Maximum Premium: 1 million w/o home office appr. STATES NOT APPROVED: NY	Issue Ages: 0-85 Q/NQ Surrender Charges: (6 Year) 12 - 11 - 10 - 9 - 8 - 7 - 0% +/- MVA Different in CA, FL, OH & NV Riders: NCR*, TIR DB = AV	5.50% Ages 0-80 4.125% Ages 81-85
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Base contract available (without Liquidity and/or MVA options) with different rates, surrender charges and free withdrawal options. Call for details. *NCR may not be available in all states or for all issue ages. Not available in MA.

National Western Life

A.M. Best (A) Excellent

S&P (A) Strong

NWL Protector One® (FPDA) (01-1129-11 & state variations) 1% Additional First Year Interest 3.20% 1st Year Yield 2.20% Base Rate	Free Withdrawal: 10% of Accumulation Account, once annually, including 1st Policy Year; Cumulative to 50%. Or Systematic Interest (\$100 min each payment) Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: AK, CA, DE, IN, MA, MN, MO, NJ, NY, OR, PA, WA	Issue Ages: 0-75 Q 0-85 NQ Surrender Charges: (10 Year) 10 - 10 - 9 - 9 - 7 - 5 - 5 - 5 - 5 - 5 - 0% +/- MVA FL - Different schedule and no MVA Riders: DB = AV	8.50% Ages 0-65 Q/NQ 7.00% Ages 66-75 Q/NQ 4.75% Ages 76-85 NQ only (Diff. in CT, MD, NV, OH, SC, TX, UT) Years 2-6: 3.00% Ages 0-65 2.00% ages 66-75 Q/NQ 1.00% Ages 76-85 NQ only
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1% Guaranteed Minimum Interest Rate. Additional premiums - minimum \$100.

NWL Accumulator Five® (FPDA) (01-1131-11 & state variations) 5% Additional First Year Interest 7.20% 1st Year Yield 2.20% Base Rate	Free Withdrawal: 10% of Accumulation Account, once annually, including 1st Policy Year; Cumulative to 30%. Or Systematic Interest (\$100 min each payment) Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: AK, CA, CT, DE, FL, IN, MA, MN, MO, MT, NJ, NV, NY, OR, PA, TX, WA	Issue Ages: 0-75 Q 0-85 NQ Surrender Charges: (10 Year) 10 - 10 - 9 - 9 - 7 - 5 - 5 - 5 - 5 - 5 - 0% +/- MVA Riders: Accidental Death Benefit DB = AV	5.50% Ages 0-65 Q/NQ 4.50% Ages 66-75 Q/NQ 2.25% Ages 76-85 NQ only (Diff. in MD, NV, OH, SC, TX, UT) Years 2-6: 1.75% Ages 0-65 1.25% ages 66-75 Q/NQ 0.75% Ages 76-85 NQ only
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1% Guaranteed Minimum Interest Rate. Additional premiums - minimum \$100. Accidental Death Benefit Issue Ages 0-74. Maximum benefit payable \$250,000

NWL Prevail Seven® (FPDA) (01-1132-11 & state variations) 7% Additional First Year Interest 9.20% 1st Year Yield 2.20% Base Rate	Free Withdrawal: 10% of Accumulation Account, once annually, including 1st Policy Year. Or Systematic Interest (\$100 min each payment) Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: AK, CA, CT, DE, FL, IN, MA, MN, MO, MT, NJ, NY, OR, PA, VT, UT, WA	Issue Ages: 0-75 Q 0-85 NQ Surrender Charges: (10 Year) 10 - 10 - 9 - 9 - 8 - 7 - 6 - 5 - 5 - 5 - 0% +/- MVA Riders: Medical Stay Waiver DB = AV	4.00% Ages 0-60 Q/NQ 3.50% Ages 61-75 Q/NQ 0.50% Ages 76-85 NQ only (Diff. in MD, NV, OH, SC, TX, UT)
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1% Guaranteed Minimum Interest Rate. Additional premiums - minimum \$100. Medical Stay Waiver Issue Ages 0-75.

Reliance Standard Life Insurance Company - Philadelphia, PA

A.M. Best (A+) Superior

S&P (A+) Strong

Eleos® - MVA & SP (SPDA)		Free Withdrawal: Systematic withdrawal of interest or 10% annual withdrawal beginning in first year. Minimum Premium: \$10,000 NQ/Q Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: MVA - AL, MD, MN, MT, ND, NY, OR, TX, UT, VT, WA SP - AL, MO, MT, NY, UT	Issue Ages: 0-85 Q/NQ Surrender Charges: MVA (5 Year) 8 - 7 - 6 - 5 - 4 - 0% +/- MVA SP (5 Year) 8 - 7 - 6 - 5 - 4 - 0% no MVA Riders: NCR DB = AV	Ages 0 - 75 2.50% Ages 76 - 80 2.00% Ages 81 - 85 1.50%
Eleos-MVA	3.00% Year 1			
Eleos-SP	2.85% Year 1			

Guaranteed Minimum Interest Rate is currently 1.00%, set at issue, fixed for the life of the contract. Base rate for years 1 - 3.

For Agent Use Only - Not for dissemination to the public. Always call for the most current rates before you sell. Rates & Commissions are believed to be accurate as of the date printed at the top of this page. Rates and commissions are subject to change at any time without notice. Please remember, this is only a partial list of the products and companies that we represent. Product availability and benefits may vary by state. **Rider Abbreviations:** HHC - Home Health Care; NCR - Nursing Home Confinement; ROP - Return of Premium; TIR - Terminal Illness; DB - Death Benefit; AV - Accumulation Value.

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