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BONUS/TRADITIONAL FIXED ANNUITIES Summary

Updated June 8, 2018

Accuracy is never guaranteed since rates and features change frequently.

Traditional Fixed Annuities June 8, 2018	Product / 1st Year Bonus Interest Rate (Incl. Bonus)	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders
American Equity Investment Life Insurance Company			A.M. Best (A-) Excellent
RateShield 7, 10		Free Withdrawal: 10% of contract value annually, starting year 2. Systematic W/D & RMD Immediately. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,500,000 ages 18-69 \$1,000,000 ages 70-74 \$750,000 ages 75-80 STATES NOT APPROVED: CA, NY MVA NOT APPROVED: FL	Issue Ages: 18-80 Q/NQ Surrender Charges: (7 year) 9.2 - 9.2 - 8.2 - 7.2 - 6.2 - 5.2 - 4.1 - 0% (10 year) 9.2 - 9.2 - 8.2 - 7.2 - 6.2 - 5.2 - 4.1 - 3.1 - 2.1 - 1.0 - 0% Riders: NCR-100*, TIR-100* IncomeShield, Opt. MVA DB = AV
	Non-MVA MVA RateShield 7 1.80% 1.95%		
	RateShield 10 1.95% 2.15%		
<small>MGIR is 1.00% *Included for annuitants under age 75 at issue! Surrender charges and rider availability may vary by state.</small>			
RateShield 10+		Free Withdrawal: 10% of contract value annually, starting year 2. Systematic W/D & RMD Immediately. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,500,000 ages 18-69 \$1,000,000 ages 70-74 \$750,000 ages 75-80 STATES NOT APPROVED: CA, NY MVA NOT APPROVED: FL	Issue Ages: 18-80 Q/NQ Surrender Charges: 9.1 - 9.1 - 8.5 - 7.5 - 6.5 - 5.5 - 4.5 - 3.4 - 2.3 - 1.1 - 0% Riders: NCR-100*, TIR-100* IncomeShield, Opt. MVA DB = AV
5% Premium Bonus on Total 1st Year Premium(s) Non-MVA 1.45% MVA 1.65% Bonus Vesting Schedule: 0 - 10 - 20 - 30 - 40 - 50 - 60 - 70 - 80 - 90 - 100%			
<small>MGIR is 1.00% *Included for annuitants under age 75 at issue! Bonus vesting schedule, surrender charges and rider availability may vary by state.</small>			
American National Insurance Company			A.M. Best (A) Excellent
WealthQuest® Citadel 5 Diamond (SPDA)		Free Withdrawal: Starting in year 1, 10% of the annuity value at beginning of each contract year. Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1 million w/o home office approval STATES NOT APPROVED: Available in all 50 States	Issue Ages: 0-85 Q/NQ Surrender Charges: (5 Year) 7 - 7 - 7 - 6 - 5 - 0% no MVA Riders: NCR, TIR DB = AV
1% Interest Rate Enhancement for First Year* 1st Year Rate 3.40% Base Rate Years 1-2 2.40%			
<small>Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. *1% interest rate enhancement on all premium payments received in the first year for one year. Rates subject to change for new issues at any time. On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Minimum guaranteed interest rate will vary by state.</small>			
WealthQuest® Citadel 7 Diamond (FPDA)		Free Withdrawal: Starting in year 1, 10% of the annuity value at beginning of each contract year. Minimum Premium: \$2,000 Q - \$5,000 NQ Maximum Premium: 1 million w/o home office approval STATES NOT APPROVED: Available in all 50 States	Issue Ages: 0-85 Q/NQ Surrender Charges: (7 Year) 7 - 7 - 7 - 6 - 5 - 4 - 2 - 0% no MVA Riders: NCR, LIR, TIR DB = AV
2% Interest Rate Enhancement for One Year* 1st Year Rate 4.50% Base Rate Years 1-2 2.50%			
<small>Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. *2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year. Rates subject to change for new issues at any time. On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Minimum guaranteed interest rate will vary by state.</small>			
Century Plus (SPDA)		Free Withdrawal: Starting in year 1, 10% of the annuity value at beginning of each contract year. Minimum Premium: \$5,000 Q/NQ Maximum Premium: 1 million w/o home office approval STATES NOT APPROVED: MD, NJ, NY, WA, WI	Issue Ages: 0-80 Q/NQ Surrender Charges: (10 Year) 10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +- MVA No MVA, Surrender Charges vary - CA Riders: NCR, LIR, TIR DB = AV
5% Interest Rate Enhancement for One Year* 1st Year Rate 7.50% Base Rate Years 1-2 2.50%			
<small>Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. *5% interest rate enhancement on all premium payments received in the first year for one year. Rates subject to change for new issues at any time. On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Minimum guaranteed interest rate will vary by state.</small>			
Although we make every effort to keep this information current, we cannot guarantee the accuracy of the listed rates and state approvals. Prior to solicitation, please contact us or the carrier to verify this information. Please remember this is only a partial list of the products and companies that we represent. AGENT USE ONLY.			

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EquiTrust Life Insurance Company®

A.M. Best (B++) Good

ChoiceFour® (SPDA) ET-SPA-2000(11-04) with Liquidity & MVA Options		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
1.50% Premium Bonus on all 1st Year Premium(s) First Year Yield 4.25% Minimum Guaranteed Rate First Year Rate 2.75% 2.00% Additional premiums allowed in First Year			

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

NWL Protector One® (FPDA) (01-1129-11 & state variations)		Free Withdrawal: 10% of Accumulation Account, once annually, including 1st Policy Year; Cumulative to 50%. Or Systematic Interest 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 - 0% +- MVA <i>FL- Different schedule and no MVA</i> Riders: DB = AV
1% Additional First Year Interest 1st Year Yield 3.75% Base Rate 2.75%			

1% Guaranteed Minimum Interest Rate. Additional premiums - minimum \$100.

NWL Accumulator Five® (FPDA) (01-1131-11 & state variations)		Free Withdrawal: 10% of Accumulation Account, once annually, including 1st Policy Year; Cumulative to 30%. Or Systematic Interest 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 - 0% +- MVA Riders: Accidental Death Benefit DB = AV
5% Additional First Year Interest 1st Year Yield 7.75% Base Rate 2.75%			

1% Guaranteed Minimum Interest Rate. Additional premiums - minimum \$100. Accidental Death Benefit Issue Ages 0-74. Maximum benefit payable \$250,000

NWL Prevail Seven® (SPDA) (01-1132-11 & state variations)		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 - 0% +- MVA Riders: Medical Stay Waiver DB = AV
7% Additional First Year Interest 1st Year Yield 9.75% Base Rate 2.75%			

1% Guaranteed Minimum Interest Rate. Additional premiums - minimum \$100. Medical Stay Waiver Issue Ages 0-75.

Reliance Standard Life Insurance Company

A.M. Best (A+) Superior

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, 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
Eleos-MVA	3.15% Years 1 - 5		
Eleos-SP	3.00% Years 1 - 5		

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

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