BONUS/TRADITIONAL FIXED ANNUITIES Summary

Updated January 18, 2019

Accuracy is never guaranteed since rates and features change frequently.

Traditional Fixed Annuities January 18, 2019	Product / 1st Year Bonus Interest Rate (Incl. Bonus)	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission
American National Insurance Company			A.M. Best (A) Superior	
WealthQuest® Citadel 5 Diamond *(SPDA)*	1% Interest Rate Enhancement for First Year* 1st Year Rate w/Bonus 3.70% Base Rate Years 1-2 2.70%	Free Withdrawal: Starting in year 1, 10% of the annuity value at beginning of each contract Minimum Premium: $5,000 Q/NQ Maximum Premium: 1 million w/o home office approval 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*	3.00% Ages 0-80 2.00% Ages 81-85
*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.				
WealthQuest® Citadel 7 Diamond *(FPDA)*	2% Interest Rate Enhancement for One Year * 1st Year Rate w/Bonus 4.80% Base Rate Years 1-2 2.80%	Free Withdrawal: Starting in year 1, 10% of the annuity value at beginning of each contract Minimum Premium: $2,000 Q - $5,000 NQ Maximum Premium: 1 million w/o home office approval 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, TIR* *DB = AV*	3.50% Ages 0-80 2.50% Ages 81-85
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.				
Century Plus *(SPDA)*	5% Interest Rate Enhancement for One Year * 1st Year Rate w/Bonus 7.90% Base Rate Years 1-2 2.90%	Free Withdrawal: Starting in year 1, 10% of the annuity value at beginning of each contract Minimum Premium: $5,000 Q/NQ Maximum Premium: 1 million w/o home office approval STATES NOT APPROVED: NY	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*	5.00% Ages 0-75 3.00% Ages 76-80
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.				
EquiTrust Life Insurance Company®			A.M. Best (B++) Good	
ChoiceFour® *(SPDA)* *ET-SPA-2000(11-04)* with Liquidity & MVA Options	1.50% Premium Bonus on all 1st Year Premium(s) First Year Yield 4.50% Minimum Guaranteed Rate First Year Rate 3.00% 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 AK, CA, CT, FL, IN, MA, MD, MT, OH, NV, OH, OK, OR, TX, UT, VT, WA * Riders: *NCR, TIR* *DB = AV*	5.50% Ages 0-80 4.125% Ages 81-85
*Base contract available (without Liquidity and/or MVA options) with different rates, surrender charges and free withdrawal options. Call for details. * NCR and TIR may not be available in all states or for all issue ages*				

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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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 ($100 min each payment). Maximum Premium: $500,000 w/o home office approval Minimum Premium: $5,000 Q/NQ 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 Riders: *Terminal Illness Benefit* *DB = AV*	8.50% Ages 0-65 Q/NQ 7.00% Ages 66-75 Q/NQ 4.75% Ages 76-85 NQ only (Diff.- 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
1% Additional First Year Interest 1st Year Yield 4.65% Base Rate 3.65%				
**FL has different schedule and no MVA. 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 50%, or systematic interest ($100 min each payment). Maximum Premium: $500,000 w/o home office approval Minimum Premium: $5,000 Q/NQ 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
5% Additional First Year Interest 1st Year Yield 8.65% Base Rate 3.65%				
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. 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, CT, DE, FL, IN, MA, MN, MO, MT, NJ, NY, OR, PA, 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,)
7% Additional First Year Interest 1st Year Yield 10.65% Base Rate 3.65%				
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
Apollo - MVA & SP (SPDA)		4% Annuitization Bonus Free Withdrawal: Systematic withdrawal of interest or 10% annual withdrawal, beginning in first year. Minimum Premium: $5,000 NQ/Q Maximum Premium: $500,000 w/o home office approval STATES NOT APPROVED: MVA- AL, MD, MN, MT, NY, OR, TX, UT, VT, WA SP - AL, MT, NY	Issue Ages: 0-85 Q/NQ Surrender Charges: MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 2 - 0% +- MVA SP (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 2 - 0% no MVA May vary by state. Riders: *NCR* *DB = AV*	4.00% Ages 0-75 3.20% Ages 76-80 2.40% Ages 81-85
2% Additional First Year Interest MVA 1st Year Yield 4.95% Base Rate 2.95% SP 1st Year Yield 4.80% Base Rate 2.80%				

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