

COMPANY	PRODUCT	DURATION	1st Yr Rate	Base Rate	Yield
American National	MYGA*	3 yr			
American National	MYGA*	4 yr			
American National	MYGA*	5 yr	3.65%	2.65%	2.85%
American National	MYGA*	6 yr	3.35%	3.35%	3.35%
American National	MYGA*	7 yr	3.95%	2.95%	3.09%
American National	MYGA*	8 yr	3.60%	3.60%	3.66%
American National	MYGA*	9 yr	5.00%	3.00%	3.22%
American National	MYGA*	10 yr	4.15%	3.15%	3.25%
American National	Citadel 5**	5 yr	3.60%	2.60%	na
American National	Citadel 7**	7 yr	4.45%	2.45%	na

Integrity	Momentum Advantage	4 yr	2.30%	1.55%	1.73%
Integrity	Momentum Advantage	5 yr	2.75%	2.00%	2.15%
Integrity	Momentum Advantage	7 yr	3.85%	3.10%	3.20%
Integrity	Momentum Advantage	10 yr	4.20%	3.45%	3.52%
Integrity	New Momentum	1 yr	4.25%	n/a	n/a
Integrity	New Momentum	2 yr	2.25%	1.50%	1.87%
Integrity	New Momentum	3 yr	2.25%	1.50%	1.75%
Integrity	New Momentum	5 yr	2.45%	1.70%	1.85%
Integrity	New Momentum	6 yr	2.90%	2.15%	2.27%
Integrity	New Momentum	7 yr	3.40%	2.65%	2.75%
Integrity	New Momentum	10 yr	3.70%	2.95%	3.02%

COMPANY	PRODUCT	DURATION	1st Yr Rate	Base Rate	Yield
Integrity	SPDA II	1 yr	3.30%	n/a	n/a
Integrity	SPDA II	3 yr	3.20%	2.20%	2.53%
Integrity	SPDA II	5 yr	2.60%	2.60%	2.60%
Integrity	SPDA II	7 yr	2.35%	2.35%	2.35%

Equitrust	Certainty	5 yr	2.00%	2.00%	2.00%
Equitrust	Certainty	6 yr	2.10%	2.10%	2.10%
Equitrust	Certainty	8 yr	6.25%	3.25%	3.62%
Equitrust	Certainty	10 yr	7.25%	3.50%	3.87%

minus 10 basis points for amounts under \$100k

*indicates ROP product