

BONUS/TRADITIONAL FIXED ANNUITIES

RATES AS OF
December 8, 2017

Traditional Fixed Annuities December 8, 2017	Product / 1st Year Bonus Interest Rate (Incl. Bonus)	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
American Equity Investment Life Insurance Company Des Moines IA 50325 A.M. Best (A-) Excellent S&P (A-) Strong				
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	7 Year 5.00% Ages 0-75 3.75% Ages 76-80 10 Year 5.50% Ages 0-75 4.10% Ages 76-80
	Non-MVA MVA			
RateShield 7	1.80% 1.95%			
RateShield 10	1.95% 2.15%	MGIR is 1.00% *Included for annuitants under age 75 at issue! Surrender charges and rider availability may vary by state.		
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	5.50% Ages 0-75 4.10% Ages 76-80
5% Premium Bonus on Total 1st Year Premium(s) 1.45% Non-MVA 1.65% MVA Bonus Vesting Schedule: 0 - 10 - 20 - 30 - 40 - 50 - 60 - 70 - 80 - 90 - 100%				
MGIR is 1.00% *Included for annuitants under age 75 at issue! Bonus vesting schedule, surrender charges and rider availability may vary by state.				
American National Insurance Company A.M. Best (A) Superior S&P (A+) Strong				
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	3.00% Ages 0-80 2.00% Ages 81-85
1% Interest Rate Enhancement for First Year				
2.55%	1st Year Rate			
1.55%	Base Rate Years 1-2	Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. 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)		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, TIR DB = AV	3.50% Ages 0-80 2.50% Ages 81-85
2% Interest Rate Enhancement for One Year*				
3.65%	1st Year Rate			
1.65%	Base Rate Years 1-2	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.		

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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EquiTrust Life Insurance Company[®]		A.M. Best (B++) Good	S&P (BBB+) Good
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ChoiceFour[®] (SPDA) ET-SPA-2000(11-04) with Liquidity & MVA Options 1.50% Premium Bonus on all 1st Year Premium(s) 3.88% First Year Yield Minimum Guaranteed 2.35% 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
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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 Benefit Assurance[®] (FPDA) (01-1138-04 & state variations) 5% First Year Premium Bonus 6.73% 1st Year Yield 1.65% Base Rate	Free Withdrawal: AFTER 1st Policy Year: 10% of Accumulation Account, once annually. Or Systematic Withdrawal of Interest (\$100 min each payment) Minimum Premium: \$5,000 NQ - \$2,000 Q Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: AK, AL, CT, DE, FL, IL, IN, MA, MN, MS, MT, NJ, NV, NY, OR, PA, SC, UT, WA	Issue Ages: 0-85 Q/NQ (0-55 in OH) (0-56 in TX) Surrender Charges: (14 Year) 16 - 16 - 15.75 - 15 - 14 - 13.25 - 12.5 - 11.5 - 10.75 - 10 - 8 - 6 - 4 - 2 - 0% no MVA *Diff. In TX Riders: NCR, Accidental Death Benefit DB = AV	8.00% Ages 0-75 NQ, 0-70 Q 6.00% Ages 76-80 NQ 5.50% Ages 71-75 Q 3.50% Ages 81-85 NQ, 76-80 Q 0.50% Ages 81-85 Q *Diff. In TX Years 2-5: 2.00% all ages Q/NQ
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1% Guaranteed Minimum Interest Rate. Additional premiums - minimum \$100. *Issued as NWL Benefit Assurance® 59 (01-1149-09-TX) in Texas with different issue age, surrender charge, rider availability and commissions.

NWL Future Assurance[®] (FPDA) (01-1139-04 & state variations) 10% First Year Premium Bonus *varies by state 11.81% 1st Year Yield 1.65% Base Rate	Free Withdrawal: AFTER 1st Policy Year: 10% of Accumulation Account, once annually. Or Systematic Withdrawal of Interest (\$100 min each payment) Minimum Premium: \$5,000 NQ - \$2,000 Q Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: AK, AL, CT, MS, MT, NV, NY, OR, SC	Issue Ages: 0-80 Q/NQ (0-54 in OH) (0-55 in TX) Surrender Charges: 15 Year) 19.25 - 18.5 - 17.75 - 16.75 - 16 - 15.25 - 14.13.5 - 12.75 - 12 - 10 - 8 - 6 - 4 - 2 - 0% no MVA *Diff. In DE, IL, IN, MA, MN, NJ, PA, UT, WA **Diff. In TX DB = AV	5.00% Ages 0-75 NQ, 0-70 Q 3.00% Ages 76-80 NQ *1.00% Ages 71-75 Q 0.50% Ages 76-80 Q Diff. In LA **Diff. In TX Years 2-5: 1.00% all ages Q/NQ
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1% Guaranteed Minimum Interest Rate. Additional premiums - minimum \$100. *In DE, IL, IN, MA, MN, NJ, PA, UT & WA - Bonus is 2%, Surrender Charge is 9 years and Commission for issue age 71-75 Q is 1.50%. **Issued as NWL Future Assurance® 59 (01-1150-09-TX) in Texas with different issue age, surrender charge, rider availability and commissions.

Reliance Standard Life Insurance Company - Philadelphia, PA		A.M. Best (A+) Superior	S&P (A+) Strong
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Eleos[®] - MVA & SP (SPDA) 1.50% First Year Interest Rate Bonus Eleos-MVA 3.25% Year 1 1.75% Base Rate Eleos-SP 3.10% Year 1 1.60% Base Rate	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 3.25% Ages 76 - 80 2.60% Ages 81 - 85 1.95%
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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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