

National Life Group - Life Ins. Co Southwest	Policy Type	Issue Ages	Bonus	Withdrawal Charge Period	Withdrawal Charge Percentages	Market Value Adjustment	Minimum Premium	Income Rider	Current Cap Rates
FIT Select Income	FPDA	25-75	N/A	9 years	8.25,8,7,6,5,4,3,2,1%	Yes	\$100 / month salary reduction or \$5,000 single sum	Yes	Contact NLG Sales Desk, 800-906-3310
FIT Secure Growth	FPDA	0-80	N/A	9 years	8.25,8,7,6,5,4,3,2,1%	Yes	\$100 / month salary reduction or \$5,000 single sum	No	Contact NLG Sales Desk, 800-906-3310
Zenith Growth 5	SPDA	0-85	N/A	5 years	8.25%, 8%, 7%, 6%, 5%, 0	Yes	\$25,000	No	Contact NLG Sales Desk, 800-906-3310
Zenith Growth 7	SPDA	0-85	N/A	7 years	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 0%	Yes	\$25,000	No	Contact NLG Sales Desk, 800-906-3310
Zenith Growth 10	SPDA	0-85	N/A	10 years	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	Yes	\$25,000	No	Contact NLG Sales Desk, 800-906-3310
Zenith Income 7	SPDA	35-75	Max Activation Bonus or 5% Split Bonus + Activation	7 years	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 0%	Yes	\$25,000	Yes	Contact NLG Sales Desk, 800-906-3310
Zentih Income 10	SPDA	35-75	Max Activation Bonus or 5% Split Bonus + Activation	10 years	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	Yes	\$25,000	Yes	Contact NLG Sales Desk, 800-906-3310
Growth Driver 7	SPDA	0-75	7% to account value with a recapture	7 years	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 0%	Yes	\$25,000	No	Contact NLG Sales Desk, 800-906-3310
Growth Driver 10	SPDA	0-75	10% to account value with a recapture	10 years	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	Yes	\$25,000	No	Contact NLG Sales Desk, 800-906-3310
Income Driver 7	SPDA	45-85	25% to Benefit Base + 10% simple rollup for 10 yrs	7 years	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 0%	Yes	\$25,000	Yes	Contact NLG Sales Desk, 800-906-3310
Income Driver 10	SPDA	45-85	25% to Benefit Base + 10% simple rollup for 10 yrs	10 years	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	Yes	\$25,000	Yes	Contact NLG Sales Desk, 800-906-3310

Allianz non New York	Policy Type	Issue Ages	Bonus	Withdrawal Charge Period	Withdrawal Charge Percentages	Market Value Adjustment	Minimum Premium	Income Rider	Current Cap Rates
Allianz 222 Annuity	FPDA	0-80	Deferred / Income Base	10 years	10,10,10,8.75,7.50,6.25,5.00,3.75,2.50,1.25,0,0	No	\$20,000	Yes	222 Rates
Allianz 360 Annuity	FPDA	0-80	Bonus on Earned Index or Fixed Interest / Accumulation	10 years	10,10,10,8.75,7.50,6.25,5.00,3.75,2.50,1.25,0,0	No	\$20,000	Yes	360 Rates
Allianz Core 7	FPDA	0-80	N/A	7 years	8.5,8,7,6,5,4,3%	No	\$20,000	Yes	Core 7 Rates

Nationwide	Policy Type	Issue Ages	Bonus	Withdrawal Charge Period	Withdrawal Charge Percentages	Market Value Adjustment	Minimum Premium	Income Rider	Current Cap Rates
New Heights 8	SPDA	0-80	Income Base	8 years	9,8,7,6,5,4,3,2%	Yes	\$10,000	Yes	Contact TruChoice, 800-330-1997
New Heights 9	SPDA	0-80	Income Base	9 years	9,9,9,8,7,6,5,4%	Yes	\$25,000	Yes	Contact TruChoice, 800-330-1997
New Heights 10	SPDA	0-80	Income Base	10 years	10,10,9,8,7,6,5,4,3,2%	Yes	\$25,000	Yes	Contact TruChoice, 800-330-1997

North American	Policy Type	Issue Ages	Bonus	Withdrawal Charge Period	Withdrawal Charge Percentages	Market Value Adjustment	Minimum Premium	Income Rider	Current Cap Rates
BenefitSolutions 10	SPDA	40-79	N/A	10 years	10,10,9,9,8,8,7,6,4,2,0%	Yes	\$20,000	Yes	Contact TruChoice, 800-330-1997
PerformanceChoice 8	FPDA	0-85	N/A	8 years	10,10,10,10,9,8,5,3,0%	Yes	\$10,000 NQ, \$2,000 Q	Yes	Contact TruChoice, 800-330-1997

American National	Policy Type	Issue Ages	Bonus	Withdrawal Charge Period	Withdrawal Charge Percentages	Market Value Adjustment	Minimum Premium	Income Rider	Current Cap Rates
ASIA Plus 7	SPDA	0-80	No	7-years	7,6,5,4,3,2,1,0%	Yes	\$10,000	No	Contact TruChoice, 800-330-1997
ASIA Plus 10	SPDA	0-80	No	10-years	9,9,8,7,6,5,4,3,2,1,0%	Yes	\$10,000	No	Contact TruChoice, 800-330-1997

One America	Policy Type	Issue Ages	Bonus	Withdrawal Charge Period	Withdrawal Charge Percentages	Market Value Adjustment	Minimum Premium	Income Rider	Current Cap Rates
Indexed Annuity Care	SPDA	40-85	No	9 years	9,8,7,6,5,4,3,2,1%	Yes	\$50,000	No - but includes LTC	Indexed Annuity Care Rates

U.S. Life Insurance Company / AIG (New York Only)	Policy Type	Issue Ages	Bonus	Withdrawal Charge Period	Withdrawal Charge Percentages	Market Value Adjustment	Minimum Premium	Income Rider	Current Cap Rates
Power Index Premier	SPDA	w/o income rider: 18-85 w/income rider: 50-80	No	7-years	9,8,7,6,5,4,3%	No	\$25,000	Yes, optional	Contact TruChoice, 800-330-1997
Power Index Premier 5	SPDA	18-85	No	5 years	8,7,6,5,4%	No	\$25,000	no	Contact TruChoice, 800-330-1997

Lincoln Financial	Policy Type	Issue Ages	Bonus	Withdrawal Charge Period	Withdrawal Charge Percentages	Market Value Adjustment	Minimum Premium	Income Rider	Current Cap Rates
OptiBlend 5	FPDA	0-85	N/A	5-years	9,8,7,6,5%	Yes	\$10,000	No	OptiBlend 5 Rates
OptiBlend 7	FPDA	0-85	N/A	7-years	9,8,7,6,5,4,3,0%	Yes	\$10,000	No	
OptiBlend 10	FPDA	0-80	N/A	10-years	9,9,8,7,6,5,4,3,2,1%	Yes	\$10,000	No	

The Standard	Policy Type	Issue Ages	Bonus	Withdrawal Charge Period	Withdrawal Charge Percentages	Market Value Adjustment	Minimum Premium	Income Rider	Current Cap Rates
Index Select Annuity 5	SPDA	0-93	N/A	5 Years	9.4%, 8.5%, 7.5%, 6.5%, 5.5%	Yes	\$15,000	No	ISA 5 Cap Rates

Sales Support	Contact	Phone Number	e-mail address
National Life Group / LSW Allianz, North American, U.S. Life, One America and American National Truchoice Financial is the FMO	Sales Desk Michael Bacchus or Shelly Porter	800-906-3310, option 1 800-330-1997, ext 2289	N/A mbacchus@truchoicefinancial.com and sporter@truchoice.com
Lincoln / AJG	Mark Triplett	888-251-5525	mark_triplett@ajg.com

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