

# Midwood Financial Services - Great American Index Annuity Matrix

Features:	Great American AssuranceSelect 3 Plus - MVA A AM Best, A+ S&P				Great American AssuranceSelect 5 Plus - MVA A AM Best, A+ S&P						Great American AssuranceSelect 7 Plus - MVA A AM Best, A+ S&P					
Single or Flex Prem:	Single - Flexible in 1st 2 months only				Single - Flexible in 1st 2 months only						Flexible - 1st 10 years					
Rate Effective Date:	11.07.2019				11.21.2019						11.21.2019					
MVA - Current Cap/ Spread/ Participation/ Fixed:	Not in AK,CA,NY,PA,UT	\$50k+	\$150k+		Not in AK,CA,NY,PA,UT,VA	\$10k+	\$100k+				Not in AK,CA,NY,PA,UT,VA	\$10k+	\$100k+			
	S&P P2P Cap	3.75%	4.00%		S&P P2P Cap	4.65%	4.90%				S&P P2P Cap	4.75%	5.00%			
	iShares US Real Estate Cap	4.00%	4.50%		S&P Risk Control Part	50%	55%				S&P Risk Control Part	50%	55%			
	iShares MSCI EAFE Cap	3.75%	4.00%		GLD P2P with Cap	5.55%	6.05%				GLD P2P with Cap	5.65%	6.15%			
					iShares US Real Estate Cap	5.55%	5.80%				iShares US Real Estate Cap	6.00%	6.25%			
					S&P Retiree Spending Part.	55%	60%				S&P Retiree Spending Part.	55%	60%			
	Fixed Account	1.75%	1.90%		Fixed Account	2.25%	2.45%				Fixed Account	2.30%	2.50%			
No MVA - Current Cap/ Spread/ Participation/ Fixed:	Only in AK, CA, PA, UT	\$50k+	\$150k+		Only in AK,CA,PA,UT,VA	\$10k+	\$100k+				Only in AK,CA,PA,UT,VA	\$10k+	\$100k+			
	S&P P2P Cap	3.50%	3.75%		S&P P2P Cap	4.30%	4.55%				S&P P2P Cap	4.40%	4.65%			
	iShares US Real Estate Cap	3.75%	4.25%		S&P Risk Control Part	45%	50%				S&P Risk Control Part	45%	50%			
	iShares MSCI EAFE Cap	3.50%	3.75%		GLD P2P with Cap	5.30%	5.80%				GLD P2P with Cap	5.40%	5.90%			
					iShares US Real Estate Cap	5.30%	5.55%				iShares US Real Estate Cap	5.75%	6.00%			
					S&P Retiree Spending Part.	50%	55%				S&P Retiree Spending Part.	50%	55%			
	Fixed Account	1.65%	1.80%		Fixed Account	2.00%	2.20%				Fixed Account	2.05%	2.25%			
GMSV: as of 10/1/19	1.10% on 87.5% of premium				1.10% on 87.5% of premium						1.10% on 87.5% of premium					
Issue Age:	0 - 90 (85 in TX) / Inherited IRA 0-75				0 - 89 / Inherited IRA 0-75						0 - 85 / Inherited IRA 0-75					
MVA**:	Yes on w/ds where a surr charge occurs Except: AK,CA,PA,UT,*				Yes on w/ds where a surr charge occurs Except: AK,CA,PA,UT,VA*						Yes on w/ds where a surr charge occurs Except: AK,CA,PA,UT,VA*					
State Approval:	Not approved:NY				Not available in NY						Not available in NY					
NQ Ownership:	Indiv/Joint/NonProfit/Corp/Trust/Inherited NQ				Indiv/Joint/NonProfit/Corp/Trust/Inherited NQ						Indiv/Joint/NonProfit/Corp/Trust/Inherited NQ					
Qualified Accounts:	Trad,Roth,SEP,Simple,Inherited IRA, 403B,				Trad,Roth,SEP,Simple,Inherited IRA, 403B						Trad,Roth,SEP,Simple,Inherited IRA, 403B					
Min Deposit:	\$50k Qual and Non-Qual				\$10k Qual and Non-Qual						\$10k Qual and Non-Qual					
Additions:	\$2k min. Only in 1st 2 months. See Traditional AS 5 for more details				\$2k min. Only in 1st 2 months. See Traditional AS 5 for more details						\$2k min. Funds start their own allocation date See Traditional AS 7 for more details MA/NJ/OR additions only in 1st yr					
Maximum Deposit: w/o GAIG Approval	Issue ages 0-85: \$1,000,000 Issue ages 86+: \$500,000				Issue ages 0-85: \$1,000,000 Issue ages 86+: \$500,000						Issue ages 0-85: \$1,000,000					
Free Withdrawal:	10% of account value starting in year 1 Minimum: \$500.00 RMD friendly in 1 <sup>st</sup> year if done systematic				10% of account value starting in year 1 Minimum: \$500.00 RMD friendly in 1 <sup>st</sup> year if done systematic						10% of account value starting in year 1 Minimum: \$500.00 RMD friendly in 1 <sup>st</sup> year if done systematically					
CDSC:	9-8-7-0% non-rolling				9-8-7-6-5-0% non-rolling						9-8-7-6-5-4-3-0% non-rolling					
Terminal Illness/ Nursing Home-n/a MA	Yes – 100% of Acct value after 1st Anniv No issue age restriction. Owner or Jt Owner				Yes – 100% of Acct value after 1st Anniv No issue age restriction. Owner or Jt Owner						Yes – 100% of Acct value after 1st Anniv No issue age restriction. Owner or Jt Owner					
Living Benefit Rider:	N/A				N/A						IncomeSecure Costs .95% Individual or Joint 9% Rollup 1st 10 yrs or until income started IncomeDuo Costs 1.05% Joint Income Only 9% Rollup 1st 10 yrs or until income started					
Death Benefit Rider:	n/a				n/a						Inheritance Enhancer,8% Rollup for 1st 10yrs Cost.95%on Beneft Base,No Benefits 1st 5 yrs					
Commission:	Iss Ages	Heap (01)	25 Trail	w/ Trail	Iss Ages	Heap (01)	Trail AV (03)	w/ Trail	Level AV (04)	w/ Trail	Iss Ages	Heap (01)	50 Trail (50)	w/ Trail	Level AV (04)	w/ Trail
	0-80	3.00%	2.50%	0.25%	0-75	3.50%	1.75%	0.40%	1.15%	0.60%	0-75	5.00%	3.60%	0.50%	1.00%	1.00%
	81-90	2.00%	1.50%	0.25%	76-89	2.00%	0.85%	0.40%	0.60%	0.60%	76-80	4.50%	3.35%	0.50%	0.80%	1.00%
	Effective 04.22.2019				Effective 04.22.2019						Effective 04.22.2019					

# Midwood Financial Services - Great American Index Annuity Matrix

	Great American AssuranceSelect 5 - Non-MVA A AM Best, A+ S&P						Great American AssuranceSelect 7 - Non-MVA A AM Best, A+ S&P					
Features:												
Single or Flex Prem:	Single - Flexible in 1st 2 months only						Flexible - 1st 10 years					
Rate Effective Date:	11.21.2019						11.21.2019					
MVA - Current Cap/ Spread/ Participation/ Fixed:	N/A						N/A					
No MVA - Current Cap/ Spread/ Participation/ Fixed:	Strategies			\$10k+	\$100k+		Strategies			\$10k+	\$100k+	
	S&P P2P Cap			3.75%	4.00%		S&P P2P w/ Cap			3.85%	4.10%	
	iShares US Real Estate P2P w/ Cap			5.25%	5.50%		S&P Monthly Avg w/ Cap			4.50%	5.00%	
							S&P Risk Control w/ Participation			40%	45%	
							GLD P2P w/ Cap			4.75%	5.00%	
Fixed Account			1.95%	2.15%		Fixed Account			2.00%	2.20%		
GMSV: as of 10/1/19	1.10% on 100% of premium						1.10% on 100% of premium					
Issue Age:	0 - 89 / Inherited IRA 0-75						0 - 85 / Inherited IRA 0-75					
MVA**:	n/a						n/a					
State Approval:	Not available in NY						Not Available in NY					
NQ Ownership:	Indiv/Joint/NonProfit/Corp/Trust/Inherited NQ						Indiv/Joint/NonProfit/Corp/Trust/Inherited NQ					
Qualified Accounts:	Trad,Roth,SEP,Simple,Inherited IRA, 403B,457B						Trad,Roth,SEP,Simple,Inherited IRA, 403B,457B					
Min Deposit:	\$10k Qual and Non-Qual						\$10k Qual and Non-Qual					
Additions:	\$2k min. Only in 1st 2 months.Starts its own allocation date & will get invested the same as the current stratgies.Doesnt extend CDSC.						\$2k min. Starts its own allocation date & will get invested the same as the current stratgies.Doesnt extend CDSC. MA/NJ/OR additions only in 1st yr					
Maximum Deposit: w/o GAIG Approval	Issue ages 0-85: \$1,000,000 Issue ages 86+: \$500,000						Issue ages 0-85: \$1,000,000					
Free Withdrawal:	10% of account value starting in year 1 Minimum: \$500.00 RMD friendly in 1 <sup>st</sup> year if done systematically						10% of account value starting in year 1 Minimum: \$500.00 RMD friendly in 1 <sup>st</sup> year if done systematically					
CDSC:	9-8-7-6-5-0% non-rolling						9-8-7-6-5-4-3-0% non-rolling					
Terminal Illness/ Nursing Home-n/a MA	Yes – 100% of Acct value after 1st contract year No issue age restriction. Based on Owner or Jt Owner, n/a MA						Yes – 100% of Acct value after 1st contract year No issue age restriction. Based on Owner or Jt Owner, n/a MA					
Living Benefit Rider:	N/A						IncomeSecure Costs .95% Individual or Joint 9% Rollup for first 10 years or until income turned on IncomeDuo Costs 1.05% Joint Income Only 9% Rollup for first 10 years or until income turned on					
Death Benefit Rider:	n/a						Inheritance Enhancer, 8% Rollup for first 10 yrs Costs .95% on Benefit Base, No Benefits 1st 5 yrs					
Commission:	Iss Ages	Heap (01)	Trail AV (03)	w/ Trail	Level AV (04)	w/ Trail	Iss Ages	Heap (01)	50 Trail (50)	w/ Trail	Level AV (04)	w/ Trail
	0-75	3.50%	1.75%	0.40%	1.15%	0.60%	0-75	5.00%	3.60%	0.50%	1.00%	1.00%
	76-89	2.00%	0.85%	0.40%	0.60%	0.60%	76-80	4.50%	3.35%	0.50%	0.80%	1.00%
							81-85	3.35%	2.65%	0.50%	0.75%	1.00%
	Effective 04.22.2019						Effective 04.22.2019					