

Midwood Financial Services Index Product Matrix - Peoples

Features:	Great American <i>AssuranceSelect 3 Plus - MVA</i> A AM Best, A+ S&P			Great American <i>AssuranceSelect 5 Plus - MVA</i> A AM Best, A+ S&P			Great American <i>AssuranceSelect 7 Plus - MVA</i> 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:	11.21.2019			11.21.2019			11.21.2019		
Current Cap and Fixed Rate	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%
	Fixed Account	1.75%	1.90%	Fixed Account	2.25%	2.45%	Fixed Account	2.30%	2.50%
GMSV: 10.01.19	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 available:NY			Not available in NY			Not available in NY		
Owner or Annuitant:	Owner Driven			Owner Driven			Owner Driven		
NQ Ownership:	Indiv/Joint/NonProfit/Corp/Trust/NQ Stretch			Indiv/Joint/NonProfit/Corp/Trust/NQ Stretch			Indiv/Joint/NonProfit/Corp/Trust/NQ Stretch		
Qualified Accounts:	Trad,Roth,SEP,Simple,Inherited IRA, 403B,457B			Trad,Roth,SEP,Simple,Inherited IRA, 403B,457B			Trad,Roth,SEP,Simple,Inherited IRA, 403B,457B		
Min Deposit:	\$50k Qual and Non-Qual			\$10k Qual and Non-Qual			\$10k Qual and Non-Qual		
Addition Minimums:	\$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 st year if done systematic			10% of account value starting in year 1 Minimum: \$500.00 RMD friendly in 1 st year if done systematic			10% of account value starting in year 1 Minimum: \$500.00 RMD friendly in 1 st 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 Benefit Base,No Benefits 1st 5 yrs		
Commission:	Iss Ages	Heap		Iss Ages	Heap		Iss Ages	Heap	
	0-80	3.00%		0-75	3.50%		0-75	5.00%	
	81-90	2.00%		76-89	2.00%		76-80	4.50%	
	Effective 04.22.2019			Effective 04.22.2019			81-85	3.35%	
							Effective 04.22.2019		

** Please call for Non - MVA rates in AK,CA,PA,UT for AS 5+ and CA,PA,UT,VA for AS7+

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Features:	Great American AssuranceSelect 5 - Non-MVA A AM Best, A+ S&P			Great American AssuranceSelect 7 - Non-MVA A AM Best, A+ S&P		
Single or Flex Prem:	Single - Flexible in 1st 2 months only			Flexible - 1st 10 years		
Rate Effective Date:	11.21.2019			11.21.2019		
Current Cap and Fixed Rate	Strategies	\$10k+	\$100k+	Strategies	\$10k+	\$100k+
	S&P P2P Cap	3.75%	4.00%	S&P P2P w/ Cap	3.85%	4.10%
	Fixed Account	1.95%	2.15%	Fixed Account	2.00%	2.20%
GMSV: 10.01.19	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		
Owner or Annuitant:	Owner Driven			Owner Driven		
NQ Ownership:	Indiv/Joint/NonProfit/Corp/Trust/NQ Stretch			Indiv/Joint/NonProfit/Corp/Trust/NQ Stretch		
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		
Addition Minimums:	\$2k min. Only in 1st 2 months. Funds start their own allocation date and will automatically get invested the same as the current allocation unless you submit with Strategy Selection form for different strategy.			\$2k min. Funds start their own allocation date and will automatically get invested the same as the current allocation unless you submit with Strategy Selection form for different strategy. 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 st year if done systematically			10% of account value starting in year 1 Minimum: \$500.00 RMD friendly in 1 st 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		Iss Ages	Heap	
	0-75	3.50%		0-75	5.00%	
	76-89	2.00%		76-80	4.50%	
				81-85	3.35%	
	Effective 04.22.2019			Effective 04.22.2019		

** Please call for Non - IMVA rates in AK,CA,PA, UT for AS 5+ and CA,PA,UT,VA for AS7+

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