



Company	Western-Southern Life Assurance Company Western & Southern Financial Group
A.M Best Rating	A+
Standard and Poor's Rating	AA-
Product Type	Traditional Fixed
Product	SmartStep with ROP (SPDA)
Policy Form Number	ICC12 1303-52006 WSA
Distribution Channels Sold In	Bank
Product Launch Date	3/11/2013
Bonus	0.15% In years 2 - 4 Interest Rate Bonus, not Premium Bonus
Surrender Charge	6 Years 7.00, 7.00, 7.00, 6.00, 5.00, 4.00, 0.00%
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 1-3% Guaranteed Annual Return

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Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / \$100,000
Current Fixed Account Rate(s)	3.65% / 3.85%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	Due to interest bonus, rate above will be increased by 0.15% in years two through four; bonuses are cumulative.
Penalty-Free Withdrawals	10% of Account Value immediately Must leave \$2,000 in account
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home
Available Plan Types	401(a), 401(k), 412(e), IRA, NQ, Roth IRA, SEP IRA, Inherited IRA
Issue Ages	18 - 89
Minimum Initial Premiums	Q/NQ \$20,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A

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Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Return of Premium Rider automatically included with all policies. Optional higher Street Level Commission available with lower fixed rate.
State Approvals	Variations Approved In: CT States Not Approved In: AK, CA, ME, NH, NY, RI
Street Level Compensation	Channel Specific Product Not Available
Data thought to be current as of:	4/1/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.