



<b>Company</b>	<b>Western-Southern Life Assurance Company</b> Western & Southern Financial Group
<b>A.M Best Rating</b>	A+
<b>Standard and Poor's Rating</b>	AA-
<b>Product Type</b>	MYG Fixed
<b>Product</b>	<b>SmartSelect 7-Year</b> (SPDA)
<b>Policy Form Number</b>	ICC18 ENT-06 1805
<b>Distribution Channels Sold In</b>	Bank
<b>Product Launch Date</b>	10/14/2019
<b>Bonus</b>	N/A
<b>Surrender Charge</b>	<b>7 Years</b> 7.00, 7.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00%  +/- Market Value Adjustment (MVA)
<b>Share Class</b>	N/A
<b>Mortality and Expense Charge (M&amp;E)</b>	N/A
<b>Product Fee</b>	N/A
<b>Administration Charge</b>	N/A
<b>Other Charge</b>	N/A
<b>*Total Annual Expense</b>	N/A
<b>Annual Contract Fee</b>	N/A
<b>Annual Contract Fee Waived At</b>	N/A
<b>Minimum Guarantee/ Minimum Guaranteed Surrender Value</b>	<b>Varies</b>  <b>1-3%</b> Guaranteed Annual Return

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<b>Strategies / Subaccounts Offered</b>	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
<b>Net Subaccount Fee Range</b>	N/A
<b>Free Transfers per Year</b>	N/A
<b>Transfer Fee</b>	N/A
<b>Rate Banding</b>	Low Band / \$100,000
<b>Current Fixed Account Rate(s)</b>	3.80% / 4.05% guaranteed for seven years
<b>Upcoming Fixed Account Rate(s)</b>	N/A
<b>Other Crediting Strategy Information</b>	At the end of initial guarantee period, client has an opportunity to surrender the contract penalty-free or re-enter another guarantee period.
<b>Penalty-Free Withdrawals</b>	10% of Account Value immediately
<b>Death Benefit</b>	Full Account Value
<b>Surrender Charge Waivers Available</b>	Nursing Home Terminal Illness
<b>Available Plan Types</b>	401(a), 401(k), 412(e), IRA, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA
<b>Issue Ages</b>	18 - 85
<b>Minimum Initial Premiums</b>	Q/NQ \$20,000
<b>Minimum Subsequent Premium</b>	N/A
<b>Guaranteed Lifetime Withdrawal Benefit (GLWB)</b>	N/A
<b>Guaranteed Minimum Withdrawal Benefit (GMWB)</b>	N/A

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<b>Guaranteed Minimum Death Benefit (GMDB)</b>	N/A
<b>Guaranteed Minimum Income Benefit (GMIB)</b>	N/A
<b>Other</b>	N/A
<b>State Approvals</b>	<b>Variations Approved In:</b> CA, FL  <b>States Not Approved In:</b> NY
<b>Street Level Compensation</b>	<b>Channel Specific Product Not Available</b>
<b>Data thought to be current as of:</b>	5/4/2026

\* 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.