



Company	Western-Southern Life Assurance Company Western & Southern Financial Group
A.M Best Rating	A+
Standard and Poor's Rating	AA-
Product Type	MYG Fixed
Product	SmartSelect 3-Year (SPDA)
Policy Form Number	ICC18 ENT-06 1805
Distribution Channels Sold In	Bank
Product Launch Date	10/14/2019
Bonus	N/A
Surrender Charge	3 Years 7.00, 7.00, 7.00, 0.00% +/- Market Value Adjustment (MVA)
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)	3.75% / 4.00% guaranteed for three years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	At the end of initial guarantee period, client has an opportunity to surrender the contract penalty-free or re-enter another guarantee period.
Penalty-Free Withdrawals	10% of Account Value immediately
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	401(a), 401(k), 412(e), IRA, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA
Issue Ages	18 - 85
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	N/A
State Approvals	Variations Approved In: CA, FL States Not Approved In: NY
Street Level Compensation	Channel Specific Product Not Available
Data thought to be current as of:	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.