NATIO WEST	ern SPIA	SPIA	
Product Type	Single Premium Immediate	Single Premium Immediate Annuity	
Guaranteed Income Payments	Monthly, Quarterly, Semi-Annual	Monthly, Quarterly, Semi-Annually or Annually	
Issue Ages	5 and 10 Non-Qualified Period Certain	0 -99	
	5 Year Qualified Period Certain	0 - 91	
	10 Year Qualified Period Certain	0 – 80	
	Life Contingent	0 – 85	
	Joint and Survivor	0 – 85	
Minimum Premium	\$5,000 minimum Non	\$5,000 minimum Non-Qualified/Qualified	
Issue Requirements	Documented proof of exact date of birt	Documented proof of exact date of birth must be furnished for any Life Option	
Financial Ratings	A.M. Best: A (Exceller	A.M. Best: A (Excellent) S&P: A (Strong)	

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