

RewardMarkSM Enhanced Care RiderSM *Competitive Matrix*

COMPARISON OF FIXED ANNUITIES WITH RIDER FOR QUALIFYING LONG-TERM CARE EXPENSES*

Features	Washington National Insurance Company Enhanced Care Rider SM	Golden Rule Annuity Care Plus Rider	Guaranty Income Life AnnuiCare	Great American Long-Term Care Rider	John Hancock Care Solutions
Available on index annuity with premium bonus	Yes. Rider value includes any bonus amount.	No	No	No	No
Fee structure guaranteed	Yes. Cost guaranteed, once rider elected.	Yes. Will never increase, once rider elected.	No	No	No
Requires underwriting or invasive questions	No	Yes. Written application and phone interview.	Yes. Written application and phone or face-to-face interview (varies by age).	Yes. Written application and phone interview.	No
Requires annuity values to be spent before benefit is paid	No	Yes. Client must use own money first before receiving benefit.	Yes. Client must use own money first before receiving benefit.	Yes. Client must use own money first before receiving benefit.	No
Benefit can be used for any purpose	Yes	No. Only qualified LTC expenses.	No. Only qualified LTC expenses.	No. Only qualified LTC expenses.	Yes
Option to leave benefit in annuity to grow tax-deferred. Adds to death benefit if not withdrawn.	Yes	No	No	No	Yes
Available on qualified and nonqualified annuities	Yes	Yes	Nonqualified only	Yes. Qualified available if client over age 59½.	Yes
Additional requirements	No	Additional license may be required in some states	Additional license may be required in some states	Additional license may be required in some states	No

RewardMarkSM Series index annuities and Enhanced Care RiderSM, are issued by Washington National Insurance Company, Chicago, IL, and distributed and administered by Legacy Marketing GroupSM. Refer to contract, rider endorsement, sales guide, and State Approval Matrix for details. The Enhanced Care RiderSM is not long-term care insurance. The rider has limitations, is optional, and has an additional cost.

* Information is valid as of April 1, 2007, and subject to change.

**For additional information,
call Marketing Field Support
at 800-395-1053, Ext. 4002.**

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