

RewardMarkSM *Competitive Matrix*

COMPARISON OF INDEX ANNUITIES WITH 10-YEAR SURRENDER SCHEDULES AND NO BONUS*

Features	Washington National Insurance Company RewardMark SM	EquiTrust Market Value Index Plus	Lincoln Benefit Savers Index Annuity Premier	F&G Life Safety Index 10	American General EmergingEdge
GA-level commission	9.50%	10%	6.50%	7%	7%
Full commission on additional premium after Year 1	Yes	No	NA (single premium)	Yes (Years 2 and 3 only)	NA (single premium)
Surrender charge period	10 years	10 years	10 years	10 years	10 years
“Checkbook” access	Yes**	No	No	No	No
Full annuity value at death	Yes	Yes	Yes	Yes	Yes (with 5-year payout)
Number of index strategies	3	3	4	4	3
Surrender charge-free withdrawals	10% of annuity value beginning Year 1†	10% of annuity value beginning Year 2	10% of annuity value beginning Year 2	10% of annuity value beginning Year 2	10% of annuity value beginning Year 2

RewardMarkSM index annuity, issued by Washington National Insurance Company, Chicago, IL, is distributed and administered by Legacy Marketing GroupSM. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details.

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

** Provided by administrative practice. Call for details.

† Withdrawals may be subject to surrender charges, market value adjustments, and/or federal income tax. A 10% federal income tax penalty may apply to withdrawals taken before age 59½.

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

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