

# RewardMark<sup>SM</sup> Extra 10 *Competitive Matrix*

## COMPARISON OF INDEX ANNUITIES WITH A PREMIUM BONUS OF 10%\*

Features	Washington National Insurance Company RewardMark <sup>SM</sup> Extra 10	Allianz MasterDex 10	EquiTrust Market Power Bonus Index Plus	American Equity Bonus Gold	F&G Life Loyalty Rewards Escalator 10
<b>Bonus amount</b>	10% (all premiums)	10% (Years 1-5)	10% (Year 1 only)	10% (ages 0-80, all premiums)	10% (total annuity value bonus over 10 years)
<b>Bonus vests immediately</b>	Yes	No	Yes	Yes	No (1% of annuity value per year for 10 years)
<b>Must annuitize to receive bonus</b>	No	Yes	No	No	No
<b>GA-level commission</b>	7%	9%	8.50%	8%	6.50%
<b>Full commission on additional premium after Year 1</b>	Yes	No	No	No	Yes (Years 2-3 only)
<b>Surrender charge period</b>	10 years	5 years deferred, 10-year payout	14 years	17 years	10 years
<b>“Checkbook” access</b>	Yes**	No	No	No	No
<b>Full annuity value at death</b>	Yes	No	Yes	Yes	Yes
<b>Number of index strategies</b>	3	2	3	8	3
<b>Surrender charge-free withdrawals</b>	10% of annuity value beginning Year 1 <sup>†</sup>	12 months after final premium, annual maximum of 10% of premium, cumulative maximum of 50% of all premium	10% of annuity value beginning Year 2	10% of annuity value beginning Year 2	10% of annuity value beginning Year 2

RewardMark<sup>SM</sup> Extra 10 index annuity, issued by Washington National Insurance Company, Chicago, IL, is distributed and administered by Legacy Marketing Group<sup>SM</sup>. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details.

- \* Information is valid as of November 1, 2006, and is 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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