

RewardMarkSM Extra 8 *Competitive Matrix*

COMPARISON OF INDEX ANNUITIES WITH A PREMIUM BONUS OF 7.50% TO 8%*

Features	Washington National Insurance Company RewardMark SM Extra 8	F&G Life Loyalty Rewards Escalator 8	American Equity Premier Platinum	AmerUs Bonus Master 8
Bonus amount	8% (all premiums)	8% (total annuity value bonus over 8 years)	7.50% (ages 0-80, initial premium only)	8% (total bonus over 8 years on first-year premium only)
Bonus vests immediately	Yes	No (1% of annuity value per year for 8 years)	Yes	No (2% of first-year premium in Year 1, then 2% in Years 4, 7, and 10)
Must annuitize to receive bonus	No	No	No	No
GA-level commission	7%	5.50%	8.50%	7.25%
Full commission on additional premium after Year 1	Yes	Yes (Years 2 and 3 only)	No	No
Surrender charge period	10 years	8 years	16 years	12 years
“Checkbook” access	Yes**	No	No	Yes
Full annuity value at death	Yes	Yes	Yes	Yes
Number of index strategies	3	3	6	5
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

RewardMarkSM Extra 8 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 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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