

RewardMarkSM Highlights

FLEXIBLE PREMIUM DEFERRED INDEX ANNUITIES

Shaping the Growth of Your Future

Product Choices	<ul style="list-style-type: none"> • RewardMarkSM (no bonus). • RewardMarkSM Extra 4 (4% premium bonus). • RewardMarkSM Extra 8 (8% premium bonus). • RewardMarkSM Extra 10 (10% premium bonus).
Optional Rider	<ul style="list-style-type: none"> • Enhanced Care RiderSM can help clients meet unforeseen expenses, including the cost of a long-term care need. See Sales Guide for details.
Crediting Rate Strategies	<ul style="list-style-type: none"> • S&P 500^{®*} One-Year Point-to-Point Strategy With Cap. • S&P 500^{®*} One-Year Point-to-Point Strategy With Participation Rate. • S&P 500^{®*} One-Year Monthly Averaging Strategy With Cap. • S&P 500^{®*} One-Year Monthly Averaging Strategy With Spread. • Fixed Rate Strategy.
Access to Money**	<ul style="list-style-type: none"> • Starting the first year, the greater of 10% of the annuity value or the MRD may be withdrawn each year without surrender charge or market value adjustment. • Includes convenient “checkbook” access.† • Clients may target a specific strategy (or strategies) for withdrawals.
Death Benefit	<ul style="list-style-type: none"> • No surrender charges at death.
Premium	<ul style="list-style-type: none"> • \$5,000 minimum nonqualified; \$3,000 minimum qualified. • \$2 million cumulative maximum per owner or for joint ownership. • Additional premium allowed through maximum issue age, subject to maximum premium limitations. • Higher crediting rates for \$500,000 or more in premium.
Maximum Issue Age	<ul style="list-style-type: none"> • 85 (RewardMarkSM and RewardMarkSM Extra 4). • 80 (RewardMarkSM Extra 8). • 78 (RewardMarkSM Extra 10).
Fees	<ul style="list-style-type: none"> • None.
Minimum Interest Rate Guarantee	<ul style="list-style-type: none"> • Overall contract guarantee: Between 1% and 3% on 87.5% of premium, depending on issue state.
Surrender Charges	<ul style="list-style-type: none"> • 10-year schedule based on current older owner’s <i>attained age</i>. • Reduced charges for attained ages 81-85 (RewardMarkSM and RewardMarkSM Extra 4), 76-80 (RewardMarkSM Extra 8 and RewardMarkSM Extra 10).
Commissions	<ul style="list-style-type: none"> • Top GA commissions: RewardMarkSM: 9.5% RewardMarkSM Extra 4: 8.0% RewardMarkSM Extra 8 and 10: 7.0% • Full commission paid based on attained age at time of additional premium.

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

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** 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.

† Withdrawal must be a minimum of \$500 and made payable to the Owner’s bank. Drafts limited to two per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.