

# Top Indexed Annuity Product Highlights

Key Financial Group, Inc.

Company	Product	Premium Bonus	Contract Term	Commission Rates*	Special Features
<b>TRUE PREMIUM BONUS</b>					
American Equity	Bonus Gold	10%	16 years	8.70%**	Bonus can be used to offset surrender charges
<b>HIGHEST PREMIUM BONUS</b>					
North American	Charter and Precision	<b>11.00%</b>	14 years	<b>9.00%</b>	14.21% 1 <sup>st</sup> year yield guaranteed
<b>10 YEAR TERM</b>					
Allianz	MasterDex X	10%	10 years	7.50%	Low surrender charges - start at 10%
Aviva	MultiChoice IncomeXtra	8%	10 years	7.50%	<b>20% penalty free withdrawals; checkbook access</b>
American Equity	Retirement Gold	10%	10 Years	<b>8.70%**</b>	14 year bonus vesting schedule
North American	North American Ten	10%	10 years	7.00%	<b>Bonus vested day 1; Minimum guarantee 3% on 100%</b>
<b>SHORT TERM</b>					
American Equity	Integrity Gold	N/A	6 years	<b>6.14%**</b>	<b>Best commission short term product</b>
North American	Formula Choice/Select	N/A	5 years	5.50%	Multiple crediting strategies; <b>2.75% monthly pt to pt</b>
<b>HIGHEST CREDITING RATES</b>					
North American	Freedom Choice Series	None	6-14 years	6.50%	<b>Caps as high as 12.40%; Fixed as high as 5.20%</b>
<b>LIFETIME INCOME BENEFIT</b>					
American Equity	<b>Included on all products</b>	Guaranteed income accumulation @ <b>5% no charge; <u>or</u> 8% with .45% annual charge</b>			
North American	Can add to any product	Guaranteed income accumulation @ <b>6% (lifetime)</b> ; .30% annual charge <u>or</u> 7.5% (max 20 years); .50% annual charge			
Allianz	Available on MasterDex X	Guaranteed income accumulation @ <b>8% (simple)</b> ; .60% annual charge			
Aviva	Can add to any product	105% enhanced starting value; guaranteed income accumulation @ <b>6%</b> ; .60% annual charge, <u>or</u> Guaranteed income accumulation @ <b>7.2%</b> ; confinement doubler & wellness benefit; .75% charge			

Please Note: This chart is intended to be an overview and does not include all companies and products. Product availability varies by state. Premium bonuses and commissions subject to reduction based on age. Specific product details available on request.

**\*All contracts are above standard street level  
Call for details. \*\*75% of commission paid on issue.**

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