

# Top Indexed Annuity Product Highlights

Company	Product (issue age)	Premium Bonus	Contract Term	Commission Rates*	Special Features
<b>TRUE PREMIUM BONUS</b>					
American Equity	Bonus Gold (0 - 80)	10%	16 years	<b>8.50%**</b>	<b>Bonus can be used to offset surrender charges</b>
North American	Charter 14 (0 - 75)	10%	14 years	8.00%	<b>11.37% 1<sup>st</sup> year yield guaranteed</b>
American Equity	Advantage Gold (0 - 80)	5%	10 Years	8.50%**	<b>Mid-term product with bonus vested day 1</b>
<b>MID TERM</b>					
American Equity	Retirement Gold (0 - 78)	<b>8%</b>	10 Years	<b>8.50%**</b>	Great combo; 8% bonus with top commission
North American	NA Perf.Choice 12 Plus (0 - 75)	8%	12 years	7.00%	<b>New strategy - pays when the market goes down</b>
Aviva	MultiChoice Xtra (0 - 78)	6%	10 years	7.50%	<b>5% penalty free first year; checkbook access</b>
North American	NA Perf.Choice 8 Plus (0 - 85)	5%	8 Years	6.50%	<b>Bonus product to age 85</b>
<b>SHORT TERM</b>					
Great American	Safe Outlook (0-85)	None	6 years	4.00%	<b>10% penalty free first year; bailout provision</b>
<b>HIGHEST CREDITING RATES</b>					
North American	Freedom Series (varies)	None	8 - 14 yrs	6.50%	<b>3.10% fixed, 6.20% annual cap, 3.0% monthly cap</b>
<b>LIFETIME INCOME BENEFIT</b>					
American Equity	<b>Included on all products</b>	Guaranteed income accumulation @ <b>4.5% no charge</b> ; <u>or</u> 6.5% with .60% annual fee			
North American	Can add to any product	Guaranteed income accumulation @ 6% (lifetime); .35% annual fee <u>or</u> 8% with .95% annual fee			
Aviva	Can add to any product	Guaranteed income accumulation @ 6.7%; confinement doubler & wellness benefit; .75% fee			
Great American	Can add to any product	Guaranteed income accumulation @ <b>10%</b> (simple): .75% annual fee			

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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