

Top Indexed Annuity Product Highlights - TEXAS

Company	Product (issue age)	Premium Bonus	Contract Term	Commission Rates*	Special Features
TRUE PREMIUM BONUS					
American Equity	Advantage Gold (0 - 80)	5%	10 years	8.50%**	True bonus product - issued to age 80
MID TERM					
American Equity	Retirement Gold (0 - 55)	8%	10 Years	8.50%**	Great combo; 8% bonus with top commission
Aviva	MultiChoice Xtra (0 - 78)	6%	10 years	7.50%	5% penalty free first year ; checkbook access
North American	NA Perf.Choice 8 Plus (0 - 85)	5%	8 Years	5.50%	Bonus product to age 85
North American	NA Pillar (0 - 79)	5%	10 years	7.00%	Bonus added to deposits for the first 5 years
SHORT TERM					
Geat American	Safe Outlook (0-86)	None	6 years	4.00%	10% penalty free first year; bailout cap provision
HIGHEST CREDITING RATES					
North American	Freedom Series (varies)	None	6 - 14 yrs	6.50%	3.35% fixed, 6.55% annual cap, 3.30% monthly cap
LIFETIME INCOME BENEFIT					
American Equity	Included on all products Can add to any product	Guaranteed income accumulation @ 4.5% no charge ; <u>or</u> 6.5% with .60% annual fee			
North American		Guaranteed income accumulation @ 6% (lifetime); .35% annual fee <u>or</u> 8% with .95% annual fee			
Aviva		Guaranteed income accumulation @ 6.7%; confinement doubler & wellness benefit; .75% fee			
Great American		Guaranteed income accumulation @ 10% (simple); .75% annual fee			

Please Note: This chart is intended to be an overview and does not include all companies and products. 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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