

# Annuity Cheat Sheet

## Big Bonus Products

## Accumulation

EquiTrust	North American	American Equity	EquiTrust	Athene
<p><u>MarketTwelve</u></p> <ul style="list-style-type: none"> <li>- 12% bonus over 3 years</li> <li>- 14 year surrender</li> </ul> <p><u>MarketPower</u></p> <ul style="list-style-type: none"> <li>- 10% premium bonus vested from day 1!</li> <li>- 14 year surrender</li> <li>- 8.00% cap on the 2-year monthly average (S&amp;P 500)</li> </ul>	<p><u>Charter Plus</u></p> <ul style="list-style-type: none"> <li>- 10% premium bonus! (Premiums \$75k+)</li> <li>- 8% premium bonus (Premiums below \$75k)</li> <li>- 14 year surrender</li> <li>- Available ages 0-75</li> </ul>	<p><u>Bonus Gold</u></p> <ul style="list-style-type: none"> <li>- 10% premium bonus</li> <li>- 16 year surrender</li> <li>- \$10,000 minimum</li> <li>- Issue ages 18-80</li> </ul>	<p><u>MarketValue</u></p> <ul style="list-style-type: none"> <li>- 10 year surrender</li> <li>- 20.00% cap on the 2-year monthly average (S&amp;P 500)</li> <li>- Flexible premium</li> </ul> <p><u>DynaMARC</u></p> <ul style="list-style-type: none"> <li>- 10 year surrender</li> <li>- Flexible premium</li> <li>- 100% par rate on 2-year point-to-point (Dynamo index)</li> </ul>	<p><u>Performance Elite</u></p> <p><u>15</u></p> <ul style="list-style-type: none"> <li>- 15 yr surrender</li> <li>- 135% par rate on the 2-Year No Cap Point-to-Point (BNP Parabias MAD5 Index)</li> <li>- 7.00% premium bonus</li> </ul>

**Bonus, issue ages, and rates can vary by state. Please call to verify!**  
**Not all products and carriers we represent are shown.**

<b>North American</b>	<b>Great American</b>	<b><u>EquiTrust</u></b>	<b><u>Athene</u></b>	<b><u>AIG</u></b>
<u>Performance Choice 12 Plus</u>	<u>American Legend III</u>	<u>MarketTen Bonus</u> (Builder Bonus in TX)	<u>Ascent 10 Bonus 2.0</u>	<u>Power Protector 10 Plus</u>
Issue ages 0-75 Flexible Premium	Issue ages 18-85 Flexible Premium	Issues ages 0-80 Min premium - \$30K Flexible premium	Issue ages 0-80 Min Premium - \$5,000 Single Premium Only	Issues ages 0-75 Min Premium - \$25k Single Premium ONLY
7% premium bonus on all deposits years 1-5  10% free withdrawal after year 1  Minimum premium - \$20k NQ  Minimum premium - \$2,000 Qualified  12 Year Surrender Charge  Ask about the new Threshold Participation Strategy!	7 year surrender  10% free withdrawal after year 1  Minimum Premium - \$10k Q and NQ  Additional deposits - \$2k Q and NQ  *Check out the GOLD Strategy	6% Premium Bonus for deposits years 1-5  10% Free Withdrawal after year 1  Return of premium rider in-cluded at no extra cost  Nursing Home Waiver up to 100% withdrawal with no penalties after 1st year after 90 day confinement  10 year surrender schedule MVA	1% Premium Bonus  10% Free Withdrawals available immediately!  Bailout feature available  10 year surrender  Ask about the 2-Year No Cap Point-to-Point Index Strategy (BNP Paribas MAD5 Index)  Works great with the Athene Ascent Income Rider!	3.00% premium bonus  10% Free Withdrawal after year 1  10 year surrender  Works well with the Lifetime Income Rider Plus  Terminal Illness and Extended Care benefits