



Annuity

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Fixed index annuity
portfolio snapshot

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Products listed are the generic versions used in most states. Products listed may not be available in all states. Please see the product disclosures and availability chart for applicable state variations and product availability.

Product	NAC VersaChoice SM fixed index annuity	Performance Choice [®] fixed index annuity	North American Charter [®] Plus fixed index annuity	Product	NAC IncomeChoice [®] fixed index annuity	NAC BenefitSolutions [®] fixed index annuity
Ideal use	Accumulation with liquidity features	Accumulation	Top premium bonus ¹	Ideal use	Highest lifetime income potential ²	Flexible retirement benefits
Highlights	<p>10 yr surrender charge period³</p> <p>Issue ages up to 79 (may vary by state)</p> <p>\$20,000 minimum premium</p> <p>Modified single premium (first 12 months)</p>	<p>8 yr surrender charge period³</p> <p>Issue ages up to 85 (may vary by state)</p> <p>\$20,000 minimum premium</p> <p>Flexible premium</p>	<p>10 & 14 yr surrender charge periods³</p> <p>10 yr: Issue ages up to 79 14 yr: Issue ages up to 75 (may vary by state)</p> <p>\$75,000 minimum premium</p> <p>Flexible premium</p>	Highlights	<p>10 yr surrender charge period³</p> <p>Issue ages 40 - 79 (may vary by state)</p> <p>\$20,000 minimum premium</p> <p>Flexible premium</p>	<p>10 yr surrender charge period³</p> <p>Issue ages 40 - 79 (may vary by state)</p> <p>\$20,000 minimum premium</p> <p>Single premium</p>
Features and benefits	<p>Bonus Options</p> <p>No Premium Bonus</p> <p>Performance</p> <p>Powered by S&P & Fidelity indices¹⁴</p> <p>Up to 11 index account options available</p> <ul style="list-style-type: none"> 9 uncapped (subject to index margin, participation rate or enhanced participation rate¹³) 3 volatility control indexes <p>\$75,000+ = High Band</p> <p>Liquidity</p> <p>10% annual penalty-free withdrawal¹⁰ availability</p> <p>Optional enhanced liquidity benefit (ELB) rider includes:</p> <p><i>(Annual fee of 0.60% accumulation value applies)</i></p> <ul style="list-style-type: none"> Return of premium feature Enhanced liquidity - cumulative 20% Activities of daily living (ADL) - based surrender charge waiver¹¹ Activities of daily living (ADL) - based enhanced accumulation value payout (5 year)* <p><i>* Once elected, all other rights and benefits under the contract are terminated.¹²</i></p>	<p>Bonus Options</p> <p>No Premium Bonus</p> <p>Performance</p> <p>Powered by S&P & Fidelity indices¹⁴</p> <p>Up to 11 index account options available</p> <ul style="list-style-type: none"> 9 uncapped (subject to index margin, participation rate or enhanced participation rate¹³) 3 volatility control indexes <p>Liquidity</p> <p>10% annual penalty-free withdrawal¹⁰ starting in year 2</p>	<p>Bonus Options¹</p> <p>(for all premium received in first 7 years)</p> <p>10 yr version</p> <p>7%: \$75,000+ ** (may be subject to premium bonus recapture)</p> <p>14 yr version</p> <p>9%: \$75,000+ ** (may be subject to premium bonus recapture)</p> <p><i>** 1% premium bonus increase special. May be discontinued at any time.</i></p> <p>Performance</p> <p>Powered by S&P and NASDAQ indices¹⁴</p> <p>Up to 7 index account options available</p> <ul style="list-style-type: none"> 4 uncapped (subject to index margin/participation rate) 2 volatility control indexes <p>Liquidity</p> <p>10% annual penalty-free withdrawal¹⁰ starting in year 2</p> <p>100% nursing home confinement waiver (may vary by state)</p>	Features and benefits	<p>Design</p> <p>Built in rider⁴</p> <p>No fee⁴</p> <p>Stacking roll up</p> <p>Increasing or level income options⁸</p> <p>Growth</p> <p>2% Guaranteed Lifetime Withdrawal Benefit (GLWB) value bonus</p> <p>1.5% Guaranteed Rollup + 150% Stacking (150% of dollar amount of interest credited to the accumulation value)</p> <ul style="list-style-type: none"> Income available after 1 year Up to 20-year roll-up period 	<p>Design</p> <p>Built-in benefits rider</p> <ul style="list-style-type: none"> for a cost (1.20% annual charge) <p>Single benefit base</p> <p>Lifetime income available immediately⁵</p> <p>Growth</p> <p>20% benefit base bonus⁷ year 1</p> <p>Benefit base floor</p> <ul style="list-style-type: none"> 120% years 1-5 140% years 6-10 160% years 11+ <p>Additional Protection</p> <p>Lifetime Payment Amount (LPA) nursing home multiplier⁹</p> <ul style="list-style-type: none"> 2X LPA for up to 5 years <p>Rider death benefit⁶</p> <ul style="list-style-type: none"> Benefit base paid out over 5 years <p>100% nursing home confinement waiver</p>
Notes	_____	_____	_____	Notes	_____	_____

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Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for additional optional benefit riders or strategy fees associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

This is not a complete comparison of all North American fixed index annuities or of the listed fixed index annuity products and optional guaranteed lifetime withdrawal benefit rider. Please see the product and rider brochures for further details on the features, limitations and complete product disclosures.

Insurance products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

NAC IncomeChoice® 10 is issued on base certificate/contract form NC/NA1004A, ICC16-NA1007A.MVA/NA1007A or appropriate state variation including all applicable endorsements and riders.

NAC VersaChoiceSM 10 is issued on base contract form NA1012A/ICC17-NA1012A. MVA or appropriate state variation including all applicable endorsements and riders.

Performance Choice® is issued on base certificate/contract form LC/LS160A/ ICC16-NA1007A.MVA/NA1007A or appropriate state variation including all applicable endorsements and riders.

North American Charter® Plus is issued on base certificate/contract form NC/ NA1007A, ICC16-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders.

NAC BenefitSolutions® is issued on base certificate/contract form NC/NA1006A, ICC14-NA1006A or appropriate state variation including all applicable endorsements and riders.

Product features, riders and index options, including the nursing home multiplier, may not be available in all states or appropriate for all clients.

1. Premium bonus may vary by annuity product, state, premium band and surrender charge period selected and may be subject to a premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

2. "Income" or "lifetime income" refers to guaranteed payment of lifetime payment amounts ("LPAs"). It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.

3. A surrender during the surrender charge period could result in a loss of premium surrender charge structure may vary by state.

4. While certain included features may have no explicit cost, a product with a built-in GLWB feature may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't have these built-in features.

5. "Income" or "lifetime income" refers to guaranteed payment of lifetime payment amounts ("LPAs") as defined in the benefits rider included in this contract. It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.

6. Rider death benefit includes option for payments over 5 years based on benefit base with one-year waiting period. Rider death benefit options vary by state. Additional death benefit and other features are explained in the product brochure and disclosure. For product materials, check for variations in your state.

7. This amount is only applied to the benefit base, which is a value used only for determining lifetime payment amounts (LPA) and/or the rider death benefit features. Benefit base is not the same as the contract accumulation value and may not be used for partial withdrawals, full surrender or as the base contract death benefit.

8. The increasing LPA and LPA reserve features may not be available in all states.

9. The nursing home multiplier (also known as LPA Multiplier) can double the lifetime payment amount (LPA) if certain conditions are met. The nursing home multiplier can be paid out for a maximum of five annual payments. Please see the product brochure for further details and limitations. The nursing home multiplier is not long term care insurance and is not available in all states. This benefit is not available to clients confined at time of issue. The nursing home multiplier cannot be used concurrently with the nursing home confinement waiver (NHCW). Only one of these features can be exercised at any given time.

10. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

11. Need to receive written proof, acceptable to us, from a physician who has determined, in a manner consistent with accepted standards and practice for the diagnosis, that you are unable to meet two of six ADLs with an expectation the condition(s) are permanent.

12. See product brochure and disclosure for more information on the ADL definitions and qualifications. This benefit is not available when the accumulation value equals zero.

13. Enhanced Participation Rate includes a strategy charge for a higher participation rate and is known as a "Strategy Fee Annual Percentage" in the contract. The charge is deducted from the accumulation value at the end of each term and is guaranteed to stay the same for the life of the contract. The annual charge is multiplied by two for the Two-year crediting strategy.

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