

NAC IncomeChoice® 10

fixed index annuity

Issue ages (may vary by state)	40-79																																																					
Minimum premium	Flexible premium, \$20,000 non-qualified and \$20,000 qualified																																																					
Surrender charge schedules (may vary by state)	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11+																																											
	10%	10%	10%	10%	10%	9%	8%	6%	4%	2%	0%																																											
Penalty-free withdrawals	Beginning 2nd contract year, up to 5% of the accumulation value may be taken each year																																																					
Interest crediting methods (may vary by state)	Fixed Monthly Point-to-Point with Cap Rate Annual Point-to-Point with Cap Rate Annual Point-to-Point with Margin Annual Point-to-Point with Participation Rate Annual Point-to-Point with Threshold Participation Strategy Two-Year Point-to-Point with Margin																																																					
Built-In guaranteed lifetime withdrawal benefit (GLWB) feature	<p>Included at no additional cost¹:</p> <ul style="list-style-type: none"> • Top-tier income potential² • GLWB stacking roll-up credit of 1.50% of GLWB value + stacking potential (150% of dollar amount of interest credited to the accumulation value) • Lifetime payment amount (LPA) feature • Increasing or level LPA options • Required minimum distributions (RMDs) can be taken penalty-free by current company practice³ • 2% GLWB value bonus⁴ 																																																					
Lifetime payment percentages (LPPs)	<table border="1"> <thead> <tr> <th colspan="3">Level LPA</th> <th colspan="3">Increasing LPA</th> </tr> <tr> <th>Attained age of covered person</th> <th>Single annuitant</th> <th>Joint annuitant</th> <th>Attained age of covered person</th> <th>Single annuitant</th> <th>Joint annuitant</th> </tr> </thead> <tbody> <tr> <td>50-59</td> <td>3.40%</td> <td>2.90%</td> <td>50-59</td> <td>2.40%</td> <td>1.90%</td> </tr> <tr> <td>60</td> <td>3.90%</td> <td>3.40%</td> <td>60</td> <td>2.90%</td> <td>2.40%</td> </tr> <tr> <td>65</td> <td>4.40%</td> <td>3.90%</td> <td>65</td> <td>3.40%</td> <td>2.90%</td> </tr> <tr> <td>70</td> <td>4.90%</td> <td>4.40%</td> <td>70</td> <td>3.90%</td> <td>3.40%</td> </tr> <tr> <td>75</td> <td>5.40%</td> <td>4.90%</td> <td>75</td> <td>4.40%</td> <td>3.90%</td> </tr> <tr> <td>80+</td> <td>5.90%</td> <td>5.40%</td> <td>80+</td> <td>4.90%</td> <td>4.40%</td> </tr> </tbody> </table> <p>Lifetime payment percentages increase by 10 bps for each attained age between ages 60 and 80.</p>						Level LPA			Increasing LPA			Attained age of covered person	Single annuitant	Joint annuitant	Attained age of covered person	Single annuitant	Joint annuitant	50-59	3.40%	2.90%	50-59	2.40%	1.90%	60	3.90%	3.40%	60	2.90%	2.40%	65	4.40%	3.90%	65	3.40%	2.90%	70	4.90%	4.40%	70	3.90%	3.40%	75	5.40%	4.90%	75	4.40%	3.90%	80+	5.90%	5.40%	80+	4.90%	4.40%
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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 could under certain scenarios 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.

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.

The NAC IncomeChoice[®] 10 is issued on base certificate/contract form NC/NA1004A/ICCI6-NA1007A.MVA/NA1007A or appropriate state variation including all applicable endorsements and riders.

1. While certain included features may have no explicit cost, a product with a built-in guaranteed lifetime withdrawal benefit (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 build-in features.
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 feature offered "by current company practice" is not a contractual guarantee of this annuity contract and can be removed or changed at any time.
4. Products that have 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 bonus. Over time and under certain scenarios the amount of the bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

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