### North American Charter® Plus 10 and 14

**SURRENDER CHARGE OPTIONS**

<table>
<thead>
<tr>
<th>ISSUE AGES</th>
<th>SURRENDER CHARGES¹</th>
<th>PREMIUM BONUS⁵,⁶</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>10 Year Option</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-79 (May Vary by State)</td>
<td>1........10% 5........8% 8........6%</td>
<td>5% $20,000 - $74,999 Premium or $50/month TSA Salary Reduction</td>
</tr>
<tr>
<td></td>
<td>2........10% 6........8% 9........4%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3........9% 7........7% 10........2%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4........9%</td>
<td></td>
</tr>
<tr>
<td>Premium Bonus Recapture:</td>
<td>1........100% 5........60% 8........30%</td>
<td>7% $75,000+ Premium first seven years</td>
</tr>
<tr>
<td></td>
<td>2........90% 6........50% 9........20%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3........80% 7........40% 10........10%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4........70%</td>
<td></td>
</tr>
<tr>
<td><strong>14 Year Option</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-75 (May Vary by State)</td>
<td>1........12% 6........9% 11........4%</td>
<td>8% $20,000 - $74,999 Premium</td>
</tr>
<tr>
<td></td>
<td>2........12% 7........8% 12........3%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3........11% 8........7% 13........2%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4........11% 9........6% 14........1%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5........10% 10........5%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1........100% 6........75% 11........40%</td>
<td>10% $75,000+ Premium first seven years</td>
</tr>
<tr>
<td></td>
<td>2........95% 7........70% 12........30%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3........90% 8........65% 13........20%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4........85% 9........60% 14........10%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5........80% 10........50%</td>
<td></td>
</tr>
</tbody>
</table>

### CREDITING METHODS & INDEX ACCOUNTS

- **Daily Average w/Index Margin; Index Accounts: S&P 500®**
- **Monthly Point to-Point w/Cap; Index Accounts: S&P 500®, Nasdaq 100®**
- **Annual Point to-Point w/Cap; Index Accounts: S&P 500®**
- **Annual Point-to-Point w/Margin; Index Account: S&P 500® Low Volatility Daily Risk Control 5% (not available in all states)**
- **Annual Point-to-Point w/P-Rate; Index Accounts: S&P 500®, Two-Year Point-to-Point w/Margin; Index Account: S&P 500® Low Volatility Daily Risk Control 8% (not available in all states)**

### MINIMUM PREMIUM

- $20,000 (Non-Qualified and Qualified) ($50/mo. TSA Salary Reduction Required)
- **PENALTY-FREE WITHDRAWAL¹**

  Once per year after the first anniversary, you may withdraw, without surrender charges or Market Value Adjustment, up to 10% of your Accumulation Value.

### RIDER²

- Nursing Home Confinement Waiver

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¹ SURRENDER CHARGES: MAY VARY BY STATE

² Rider: Nursing Home Confinement Waiver

³ Penalty-Free Withdrawal: Once per year after the first anniversary, you may withdraw, without surrender charges or Market Value Adjustment, up to 10% of your Accumulation Value.

⁴ PLUS a Fixed Account

⁵ Premium Bonus Recapture: May Vary by State

⁶ Premium Bonus Recapture: First seven years
## NAC BenefitSolutions® 10 and 14

### Surrender Charge Options

#### 10 Year Option
- **Issue Ages:** 40-79 (May Vary by State)
- **Surrender Charges**
  - 1 to 6: 10% to 2%

#### 14 Year Option
- **Issue Ages:** 40-75 (May Vary by State in CA, 40-54)
- **Surrender Charges**
  - 1 to 8: 12% to 2%

### Crediting Methods & Index Accounts

#### Monthly Point to-Point w/Cap
- Index Accounts: S&P 500®, Nasdaq 100®

#### Monthly Average-w/P-Rate
- Index Accounts: S&P 500®, DJIA®

#### Annual Point to-Point w/Cap
- Index Account: S&P 500®

#### Annual Point to-Point w/Margin
- Index Account: S&P 500® Low Volatility Daily Risk Control 5% (not available in all states)

#### Plus a Fixed Account

### Minimum Premium

#### Single Premium
- $20,000 (Non-Qualified & Qualified)

### Penalty-Free Withdrawal

Once per year after the first contract anniversary, you may withdraw without surrender charge or Market Value Adjustment up to 5% (10% if no withdrawals taken in the prior year after second contract anniversary) of your Accumulation Value.

### Riders

#### Nursing Home Confinement Waiver

**Benefits Rider**
- **Rider Charge:** 1.20% of Benefit Base, deducted as a partial surrender from Accumulation Value
- **Benefit Base:** Benefit Base, less any proportional adjustments for Partial Surcharges, plus Benefit Base increases, and never less than the Benefit Base Floor adjusted for Partial Surcharges
- **Benefit Base Floor:**
  - In years 1-5: 120% of Premium, less any proportional adjustments for Partial Surcharges;
  - In years 6-10: 140% of Premium, less any proportional adjustments for Partial Surcharges;
  - In years 11+: 160% of Premium, less any proportional adjustments for Partial Surcharges
- **Benefit Base Increase:** Each year for the first 20 Contract Years, 100% of the weighted average percentage change in the fixed and indexed accounts

### NAC BenefitSolutions® II

#### Issue Ages: 40-85
- **Surrender Charges**
  - 1 to 8: 7% to 1%

#### Crediting Methods & Index Accounts

#### Monthly Point to-Point w/Cap
- Index Accounts: S&P 500®, Nasdaq 100®

#### Monthly Average-w/P-Rate
- Index Accounts: S&P 500®, DJIA®

#### Annual Point to-Point w/Cap
- Index Account: S&P 500®

#### Annual Point to-Point w/Margin
- Index Account: S&P 500® Low Volatility Daily Risk Control 5% (not available in all states)

#### Plus a Fixed Account

#### Minimum Premium

#### Single Premium
- $20,000 (Non-Qualified & Qualified)

#### Penalty-Free Withdrawal

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1. **Surrender Charges**
2. **Riders**
3. **Forms:** NA1006A, SP1006A.10YR, SP1006A.14YR
4. **Form:** ICC14-NA1006A, ICC14-SP1006A.7YR

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### Notes

- **Nursing Home Confinement Waiver**
- **Benefits Rider**
- **Rider Charge:** 1.20% of Benefit Base, deducted as a partial surrender from Accumulation Value
- **Benefit Base:** Benefit Base, less any proportional adjustments for Partial Surcharges, plus Benefit Base increases, and never less than the Benefit Base Floor adjusted for Partial Surcharges
- **Benefit Base Floor:**
  - In years 1-5: 120% of Premium, less any proportional adjustments for Partial Surcharges;
  - In years 6-10: 140% of Premium, less any proportional adjustments for Partial Surcharges;
  - In years 11+: 160% of Premium, less any proportional adjustments for Partial Surcharges
- **Benefit Base Increase:** Each year for the first 20 Contract Years, 100% of the weighted average percentage change in the fixed and indexed accounts

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**REV 4-10-17**
## FIXED INDEX ANNUITIES

### NAC RetireChoice® 10 and 14

**forms LS160A, PS160A.10YR.14, PS160A.14YR.14**

<table>
<thead>
<tr>
<th>SURRENDER CHARGE OPTIONS</th>
<th>PREMIUM BONUS</th>
<th>ISSUE AGES</th>
<th>SURRENDER CHARGES¹</th>
<th>CREDITING METHODS &amp; INDEX ACCOUNTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Year Option</td>
<td>2.5%</td>
<td>0-79</td>
<td></td>
<td>Monthly Point-to-Point w/ Cap; Index Accounts: S&amp;P 500®, Nasdaq 100®</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Monthly Average-w/P-Rate; Index Accounts: S&amp;P 500®, DJIA®, S&amp;P MidCap 400®</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Annual Point-to-Point w/Cap; Index Accounts: S&amp;P 500®, DJIA®, S&amp;P MidCap 400®, Nasdaq 100®, LBMA Afternoon (PM) Gold Price</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Annual Point-to-Point w/Margin; Index Account: S&amp;P 500® Low Volatility Daily Risk Control 5% (not available in all states)</td>
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<tr>
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<td></td>
<td></td>
<td></td>
<td>Two-Year Point-to-Point w/Margin; Index Account: S&amp;P 500® Low Volatility Daily Risk Control 8% (not available in all states)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Biennial (also known as Term) Point-to-Point w/Cap; Index Account: S&amp;P 500®</td>
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<tr>
<td></td>
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<td></td>
<td>Inverse Performance Trigger-Declared Performance Rate; Index Account: S&amp;P 500®</td>
</tr>
<tr>
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<td></td>
<td></td>
<td></td>
<td>PLUS a Fixed Account⁴</td>
</tr>
</tbody>
</table>

### 14 Year Option

<table>
<thead>
<tr>
<th></th>
<th>3%</th>
<th>0-75</th>
<th></th>
<th>Minimum Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Low Band: $20,000 (Non-Qualified &amp; Qualified)</td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td>Premium banding on rates</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>High Band: $250,000 or more (Non-Qualified and Qualified)</td>
</tr>
</tbody>
</table>

### PENALTY-FREE WITHDRAWAL³

Once per year after the first anniversary, you may withdraw, without surrender charges or Interest Adjustment, up to 10% of your Accumulation Value.

### RIDERS²

- **Nursing Home Confinement Waiver**
  - (Available issue ages 75 and under)

- **Optional Additional Benefit Rider (ABR)**
  - (Features listed below available with election of ABR. Optional ABR is not available if Income Pay® Plus or Income Pay® GLWB riders are elected.)
  - Rider cost is 0.55% (10-Year) and 0.60% (14-Year) of Accumulation Value at each contract anniversary during Surrender Charge Period.
  - Premium bonus increases from 3% to 8% for the 14-Year and 2.5% to 5% for the 10-Year.
  - Beginning in year 3, 10% penalty-free withdrawal increases to 20% (maximum) if no withdrawals taken in previous year.⁸
  - Return of premium is available in the third contract year (available all years in CA) less premium bonus, and any withdrawals or rider charges (excluding the Additional Benefit Rider charge).
  - 5% (10-Year) and 4% (14-Year) Additional Payout Benefit is available on Accumulation Value at payout after the surrender charge period.

### Minimum Premium

- $20,000 (Non-Qualified & Qualified)
- Premium banding on rates
- Low Band: $20,000 - $249,999 (Non-Qualified and Qualified)
- High Band: $250,000 or more (Non-Qualified and Qualified)

### FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

REV 4-10-17
### NAC IncomeChoice® 7 and 10

**This product is not available with 403(b) business.**

<table>
<thead>
<tr>
<th>SURRENDER CHARGE OPTIONS</th>
<th>ISSUE AGES</th>
<th>SURRENDER CHARGES1</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>7 Year Option</strong></td>
<td>40-85</td>
<td></td>
</tr>
<tr>
<td></td>
<td>May Vary by State</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1........ 7%</td>
<td>5 ....... 3%</td>
</tr>
<tr>
<td></td>
<td>2........ 6%</td>
<td>6 ....... 2%</td>
</tr>
<tr>
<td></td>
<td>3........ 5%</td>
<td>7 ....... 1%</td>
</tr>
<tr>
<td></td>
<td>4........ 4%</td>
<td></td>
</tr>
<tr>
<td><strong>10 Year Option</strong></td>
<td>40-79</td>
<td></td>
</tr>
<tr>
<td></td>
<td>May Vary by State</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1........ 10%</td>
<td>6 ....... 9%</td>
</tr>
<tr>
<td></td>
<td>2........ 10%</td>
<td>7 ....... 8%</td>
</tr>
<tr>
<td></td>
<td>3........ 10%</td>
<td>8 ....... 6%</td>
</tr>
<tr>
<td></td>
<td>4........ 10%</td>
<td>9 ....... 4%</td>
</tr>
<tr>
<td></td>
<td>5........ 10%</td>
<td>10 ...... 2%</td>
</tr>
</tbody>
</table>

### CREDITING METHODS & INDEX ACCOUNTS
- **Monthly Point to-Point w/Cap; Index Accounts: S&P 500®**
- **Annual Point-to-Point w/Cap; Index Account: S&P 500®**
- **Annual Point-to-Point w/Margin; Index Account: S&P 500® Low Volatility Daily Risk Control 5% (not available in all states)**
- **Annual Point-to-Point w/P-Rate; Index Account: S&P 500®**
- **Annual Point-to-Point –Threshold Participation Strategy (subject to Base and Enhanced Participation Rates); Index Account: S&P 500® Low Volatility Daily Risk Control 5% index (not available in all states)**
- **Two-Year Point-to-Point w/Margin; Index Account: S&P 500® Low Volatility Daily Risk Control 8% (not available in all states)**
- Plus a **Fixed Account4**

### MINIMUM PREMIUM
- **$20,000 (Non-Qualified & Qualified)**
- Premium banding on rates
- **Low Band: $20,000 - $249,999 (Non-Qualified and Qualified)**
- **High Band: $250,000 or more (Non-Qualified and Qualified)**

### PENALTY-FREE WITHDRAWAL7
- Once per year after the first anniversary, you may withdraw, without surrender charges or Market Value Adjustment, up to 5% of your Accumulation Value.

### RIDERS2
- **Nursing Home Confinement Waiver**
  (Available issue ages 75 and under)
- **Guaranteed Lifetime Withdrawal Benefit (GLWB) Built-in Feature:**
  - GLWB Bonus of 5%
  - GLWB Stacking Roll-Up Credit

### Level & Increasing LPA options
- Reference product brochure and product disclosure for further information.
## Fixed Index Annuities

### Performance Choice® 8 and 8 Plus; 12 and 12 Plus

<table>
<thead>
<tr>
<th>Surrender Charge Options</th>
<th>Premium Bonus5,6</th>
<th>Issue Ages</th>
<th>Surrender Charges1</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>8 &amp; 8 Plus Options</strong></td>
<td><strong>4%</strong> first five years on 8 Plus only (2% in Utah)</td>
<td>0-85 May Vary by State (0-82 in IN on 8 Plus only) (0-52 in SC on 8 Plus only)</td>
<td>1 8 Years 2 8 Years 3 8 Years 4 Premium Bonus Recapture6 (8 Plus Only) 1 100% 4 70% 7 40% 2 90% 5 60% 8 20% 3 80% 6 50%</td>
</tr>
<tr>
<td><strong>12 &amp; 12 Plus Options</strong></td>
<td><strong>7%</strong> first five years on 12 Plus only</td>
<td>0-75 May Vary by State (0-55 in TX on 12 &amp; 12 Plus) (0-52 in CA on 12 &amp; 12 Plus) (0-55 in SC on 12 &amp; 0-48 on 12 Plus)</td>
<td>1 12 Years 2 12 Years 3 12 Years 4 Premium Bonus Recapture6 (12 Plus Only) 1 100% 5 80% 9 40% 2 95% 6 70% 10 30% 3 90% 7 60% 11 20% 4 85% 8 50% 12 10%</td>
</tr>
</tbody>
</table>

### Crediting Methods & Index Accounts

- **Monthly Point-to-Point w/Cap:**
  - Index Accounts: S&P 500®, Nasdaq-100®
- **Annual Point-to-Point w/Cap:**
- **Annual Point-to-Point w/Margin:**
  - Index Account: S&P 500® Low Volatility Daily Risk Control 5% (not available in all states)
- **Annual Point-to-Point – Threshold Participation Strategy:**
  - (subject to Base and Enhanced Participation Rates);
  - Index Account: S&P 500® Low Volatility Daily Risk Control 5% index (not available in all states)
- **Inverse Performance Trigger-Declared Performance Rate:**
  - Index Account: S&P 500®
- **PLUS a Fixed Account4**

### Minimum Premium

- **Non-Qualified:** $10,000
- **Qualified:** $2,000 (Qualified)

### Penalty-Free Withdrawal3

- Once per year after the first anniversary, you may withdraw, without surrender charges or Interest Adjustment, up to 10% of your Accumulation Value.

### Riders2

- Nursing Home Confinement Waiver (Available issue ages 75 and under)
- Income Pay® Plus9 NQ & Q - Ages 40 and above
- Income Pay®10 NQ & Q - Ages 40 and above

### Minimum Surrender Value

Value never less than Minimum required by state laws at the time of issue where the Contract is delivered.
## TRADITIONAL FIXED

### NAC FoundationChoiceSM Plus 7 and 10

This product is not available with 403(b) business or Inherited IRAs. forms ICC16-NA1010A.MVA, ICC16NA1010A.MVA.7YR , ICC16-NA1010A.MVA.10YR

<table>
<thead>
<tr>
<th>SURRENDER CHARGE OPTIONS</th>
<th>ISSUE AGES</th>
<th>SURRENDER CHARGES1</th>
</tr>
</thead>
</table>
| 7 Year Option             | 40-85      | 1........ 9%  5 ....... 3%  
|                           |           | 2........ 8%  6 ........ 2%  
|                           |           | 3........ 7%  7 ........ 1%  
|                           |           | 4........ 5%  |
| 10 Year Option            | 40-79      | 1........ 9%  6 ...... 4.5%  
|                           |           | 2...... 8.5%  7 ...... 3.5%  
|                           |           | 3...... 7.5%  8 ........ 3%  
|                           |           | 4...... 6.5%  9 ........ 2%  
|                           |           | 5...... 5.5%  10 ...... 1%  |

### APPLIES TO BOTH 7 AND 10-YEAR OPTIONS

#### MINIMUM PREMIUM

- Modified Single Premium - Additional premiums accepted during the first 12 months of the contract
- $20,000 (Qualified and Non-Qualified)

#### Premium banding on rates

- **Low Band**: $20,000 - $199,000 (Non-Qualified and Qualified)
- **High Band**: $200,000 or more (Non-Qualified and Qualified)

#### PENALTY-FREE WITHDRAWAL7

- Once per year after the first anniversary, you may withdraw, without surrender charges or Market Value Adjustment, up to 10% of your Accumulation Value.

#### RIDERS2

- **Nursing Home Confinement Waiver**
  - Up to 100% of your annuity’s Accumulation Value without Surrender Charges or Market Value Adjustment, if you are confined to a qualified care facility, for at least 90 consecutive days any time after the first contract year.

#### Guaranteed Lifetime Withdrawal Benefit (GLWB) Built-in Feature:

- **Two GLWB Options to choose from**
  - GLWB Value Increase Percentage of 5%
- **Level & Increasing LPA options**
  (reference product brochure and product disclosure for further information)
### North American Guarantee ChoiceSM II

<table>
<thead>
<tr>
<th>OPTIONS</th>
<th>ISSUE AGES</th>
<th>SURRENDER CHARGES 1</th>
</tr>
</thead>
</table>
| Guarantee Choice II | 0-90       | 3 Years: 9.30%, 8.40%, 7.50%  
4 Years: 9.30%, 8.40%, 7.50%, 6.60%  
5 Years: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%  
6 Years: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%  
7 Years: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80%  
8 Years: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80%, 2.85%  
9 Years: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80%, 2.85%, 1.90%  
10 Years: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80%, 2.85%, 1.90%, 0.95%  
6-10-Year Surrender/Guarantee Periods are not available in California and Connecticut |

**DESCRIPTION**
Single premium multi-year guaranteed interest annuity offering various guarantee periods.

**MINIMUM PREMIUM**
- $10,000 (Non-Qualified)
- $2,000 (Qualified)

**PENALTY-FREE WITHDRAWAL**
Current year’s interest withdrawals available each year by current company practice. Can begin as early as 30 days after annuity is issued if client is on the systematic withdrawal program.

**RIDERS**
- Nursing Home Confinement Waiver
  (Available issue ages 75 and under)

### North American Income®

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>ISSUE AGES</th>
<th>MINIMUM PREMIUM</th>
<th>PAYMENT OPTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Premium Immediate Annuity</td>
<td>0-85</td>
<td>$10,000 (Non-Qualified)</td>
<td>Available Payouts</td>
</tr>
<tr>
<td></td>
<td>(All Options)</td>
<td>$2,000 (Qualified)</td>
<td>10-20 year Period Certain</td>
</tr>
<tr>
<td></td>
<td>0-90</td>
<td></td>
<td>Life Only</td>
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<tr>
<td></td>
<td>(Period Certain Only)</td>
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<td>Life with Period Certain</td>
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<td></td>
<td></td>
<td></td>
<td>Joint Life</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Installment &amp; Cash Refund</td>
</tr>
</tbody>
</table>
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Products issued by North American for Life and Health Insurance®, West Des Moines, IA. Product features, riders and index options may not be available in all states. Please see the Product Guide (81092) for further product details or visit our website at www.NorthAmericanCompany.com.

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.

Market Value Adjustment (also known as Interest Adjustment) is applied only during the surrender charge period. Lower interest rates at time of issue may result in less opportunity for a positive Market Value Adjustment in future contract years. In certain rate scenarios at the time of issue, it may not be possible to experience a positive Market Value Adjustment. Market Value Adjustment is not applicable in all states.

1. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.
2. Riders may not be available in all states.
3. Withdrawals taken prior to age 59½ may be subject to IRS penalties.
4. Fixed Account is guaranteed for the first contract year and the rate will renew annually thereafter.
5. Premium bonus may vary by annuity product, premium amount and surrender charge period selected. 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 factors listed above.
6. The premium bonus is not recaptured in the event of death of the Annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, Required Minimum Distributions (by current Company practice*) or under the Nursing Home Confinement Waiver or on any Rider Charge.
7. Withdrawals may be subject to an Interest Adjustment (also known as Market Value Adjustment) or applicable surrender charges. If the client takes a withdrawal it will result in a reduction of their Accumulation Value and GLWB Value. Please review the product brochure for details on how withdrawals may impact lifetime payment amounts.
8. The Hindsight Index Strategy® is issued on Endorsement forms LR444A, LR445A or LR447A by North American Company for Life and Health Insurance, West Des Moines, Iowa and may not be available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy and multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). Please see the product specific brochure for additional details.
9. The Income Pay® Plus is an optional guaranteed lifetime withdrawal benefit (GLWB) rider available for an additional charge at the time of application on certain fixed index annuities on form AE575A (rider) and SP575B (spec page) or appropriate state variation. This rider may not be available in all states, on all products, or appropriate for all clients. Please reference the state availability chart for product availability.
10. Income Pay® 6% GMWB Rider is an optional guaranteed lifetime withdrawal benefit (GLWB) available for an additional cost at the time of application on certain fixed index annuities and is issued on form AE513A (rider) and SP513B (spec page) or appropriate state variation. Income Pay is not available on all products. Please check state approval chart. The Income Multiplier (x2) is issued on form AE544A (rider) and SP545B (spec page) or appropriate state variation and is an elective rider issued in coordination with the IncomePay, for an additional cost. The Income Multiplier (x2) is not Long Term Care Insurance and cannot be used in conjunction with any Nursing Home Confinement Rider. Please see Rider brochure for further details and limitations. Income Pay® is not available on the Freedom Choice 5% Option.

ANNUITIES AT A GLANCE

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