

# NAC BenefitSolutions®

Fixed Index Annuity Series



Annuity

	NAC BenefitSolutions 10						NAC BenefitSolutions 14								
<b>Issue Ages</b> (May Vary by State)	40-79						40-75 (40-54 in CA)								
<b>Minimum Premium</b>	Single Premium, \$20,000 non-qualified and \$20,000 qualified														
<b>Surrender Charge Schedule</b> (May Vary by State)	Y1 <b>10%</b>	Y2 <b>10%</b>	Y3 <b>9%</b>	Y4 <b>9%</b>	Y5 <b>8%</b>		Y1 <b>12%</b>	Y2 <b>12%</b>	Y3 <b>11%</b>	Y4 <b>11%</b>	Y5 <b>10%</b>	Y6 <b>9%</b>	Y7 <b>8%</b>		
	Y6 <b>8%</b>	Y7 <b>7%</b>	Y8 <b>6%</b>	Y9 <b>4%</b>	Y10 <b>2%</b>	Y11+ <b>0%</b>	Y8 <b>7%</b>	Y9 <b>6%</b>	Y10 <b>5%</b>	Y11 <b>4%</b>	Y12 <b>3%</b>	Y13 <b>2%</b>	Y14 <b>1%</b>	Y15+ <b>0%</b>	
<b>Penalty-Free Withdrawals</b>	Beginning 2nd contract year, up to 5% (10% if no withdrawals taken in the prior year after second contract anniversary) of the Accumulation Value may be taken each year														
<b>Interest Crediting Methods</b>	Fixed Annual Point-To-Point with Cap Rate Annual Point-To-Point with Margin Monthly Point-to-Point with Cap Rate Monthly Average with Participation Rate														
<b>Rider Charge</b>	1.20% of Benefit Base, deducted from the Accumulation Value														
<b>Benefit Base</b>	Benefit Base, less any proportional adjustments for Partial Surrenders, plus Benefit Base increases, and never less than the Benefit Base Floor adjusted for Partial Surrenders <b>Benefit Base Floor:</b> <b>In years 1-5: 120%</b> of Premium, less any proportional adjustments for Partial Surrenders; <b>In years 6-10: 140%</b> of Premium, less any proportional adjustments for Partial Surrenders; <b>In years 11+: 160%</b> of Premium, less any proportional adjustments for Partial Surrenders <b>Benefit Base Increase:</b> Each year for the first 20 Contract Years, 100% of the weighted average percentage change in the fixed and indexed accounts.														

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.

Products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product features, riders and index options may not be available in all states. See product brochures, disclosures and state availability chart for further details, limitations and information on appropriate state variations.

The NAC BenefitSolutions® is issued on form ICC14-NA1006A/NC/NA1006A (certificate/contract).

Withdrawals taken prior to age 59½ may be subject to IRS penalties.

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