

# North American Guarantee Choice<sup>SM</sup> Product Details

## Multi-Year Guarantee Annuity

<b>ISSUE AGES</b>	Available issue ages 0-90 (Qualified and Non-Qualified) State Variation: In Indiana 0-85 For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.																																																																																																											
<b>ANNUITY PAYOUT OPTIONS</b>	By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option.  With the exception of Life Income options, income options are available for: <ul style="list-style-type: none"> <li>• A minimum of 5 years, or</li> <li>• A maximum of 20 years.</li> </ul> The following options are available: <ul style="list-style-type: none"> <li>• Income for a Specified Period</li> <li>• Income for a Specified Amount</li> <li>• Life Income with a Period Certain</li> <li>• Life Income</li> <li>• Joint and Survivor Life Income</li> </ul> All options are available after each Guarantee Period.																																																																																																											
<b>MINIMUM PREMIUM</b>	Single Premium \$10,000 non-qualified and \$2,000 qualified.																																																																																																											
<b>SURRENDER CHARGE SCHEDULE</b>	<table border="1" data-bbox="267 724 1550 1165"> <thead> <tr> <th>Contract Year</th> <th>10-Year</th> <th>9-Year</th> <th>8-Year</th> <th>7-Year</th> <th>6-Year</th> <th>5-Year</th> <th>4-Year</th> <th>3-Year</th> </tr> </thead> <tbody> <tr><td>1</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td></tr> <tr><td>2</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td></tr> <tr><td>3</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td></tr> <tr><td>4</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td></td></tr> <tr><td>5</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td></td><td></td></tr> <tr><td>6</td><td>9%</td><td>9%</td><td>9%</td><td>9%</td><td>9%</td><td></td><td></td><td></td></tr> <tr><td>7</td><td>8%</td><td>8%</td><td>8%</td><td>8%</td><td></td><td></td><td></td><td></td></tr> <tr><td>8</td><td>6%</td><td>6%</td><td>6%</td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>9</td><td>4%</td><td>4%</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>10</td><td>2%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table> <p data-bbox="267 1165 1550 1260">On the contract anniversary following the Annuitant's 100th birthday the surrender charge percentage will be reduced to zero percent. In Indiana, on the contract anniversary following the Annuitant's 89th birthday, the surrender charge percentage will be reduced to zero percent.</p>									Contract Year	10-Year	9-Year	8-Year	7-Year	6-Year	5-Year	4-Year	3-Year	1	10%	10%	10%	10%	10%	10%	10%	10%	2	10%	10%	10%	10%	10%	10%	10%	10%	3	10%	10%	10%	10%	10%	10%	10%	10%	4	10%	10%	10%	10%	10%	10%	10%		5	10%	10%	10%	10%	10%	10%			6	9%	9%	9%	9%	9%				7	8%	8%	8%	8%					8	6%	6%	6%						9	4%	4%							10	2%							
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<b>RIDERS</b>	<p><b>Nursing Home Confinement Waiver:</b> After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal amount by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge. If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit.</p>																																																																																																											
<b>OTHER</b>	<p><b>Interest Adjustment (also known as Market Value Adjustment):</b> Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details.</p> <p><b>Penalty-Free Withdrawals:</b> Equal to interest earned each year after the first contract year. By current Company practice, this interest withdrawal can begin as early as 30 days after your annuity is issued if received on a systematic withdrawal program. You can elect to receive payments monthly, quarterly, semi-annually or annually as long as each payment is at least \$50.* See brochure for further details.</p> <p><b>RMDs:</b> Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the penalty-free withdrawal amount will be waived by current Company practice.*</p>																																																																																																											

\*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

The North American Guarantee Choice<sup>SM</sup> is issued on NC/NA1000A (certificate/contract), AE515A, AE516A, LR441A, LR441A-1, LR427A and LR433A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, Iowa. This product, its features and riders may not be available in all states.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



This Product Details sheet must be presented along with the brochure at point of sale. For further details not included in this sheet, please refer to the brochure.

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