

# North American Guarantee Choice<sup>SM</sup> II

multi-year guarantee annuity



## North American Guarantee Choice II

<b>Issue ages</b>	0-90			
<b>Minimum premium</b>	Single premium; \$10,000 non-qualified and \$2,000 qualified. High-band rates start at \$100,000.			
<b>Surrender charge schedule</b>	<b>Contract year</b>	<b>5 year</b>	<b>4 year</b>	<b>3 year</b>
	1	8.00%	8.00%	8.00%
	2	7.15%	7.15%	7.15%
	3	6.20%	6.20%	6.20%
	4	5.25%	5.25%	
	5	4.30%		
<b>Penalty-free withdrawals</b>	Beginning 2nd contract year, equal to the interest earned the prior year By current company practice*, they can elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis, beginning as early as 30 days after the annuity is issued. Called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each.			
<b>Surrender charge periods</b>	Choice of 3, 4 or 5 year guarantee interest rate/surrender charge periods			
<b>Included rider</b>	<b>Nursing Home Confinement Waiver</b> After first contract anniversary, in the event of a qualifying confinement, increases penalty-free withdrawal amount by 10 percent of accumulation value each year the annuitant is confined.			

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

The North American Guarantee Choice<sup>SM</sup> II is issued in California on form NA1000A04.0510 (contract) LR427A, LR433A, LR441A-1, AE515A, AE612A04 and AE577A (riders/endorsements).

Withdrawals taken prior to age 59 ½ may be subject to IRS penalties.

\* 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.

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