

Rider Details

MINIMUM ISSUE AGE	40																																																																																																				
MINIMUM PREMIUM	\$20,000 qualified and non-qualified																																																																																																				
OWNERSHIP	For purposes of this Rider, the owner and the annuitant must be the same. If there are joint owners, they must also be joint annuitants. Joint annuitants must be spouses. If the owner is not a natural person, the annuitant(s) are considered covered person(s) under this rider. Change of ownership is only allowed when changing from a non-natural owner to the annuitant(s).																																																																																																				
ROLL-UP RATE (REFERRED TO IN THE CONTRACT AS THE GLWB VALUE INCREASE PERCENTAGE)	<p>6.25% Compounded for up to 10 Years (or until LPED, if earlier)</p> <p>Roll-up rate is applied when:</p> <ul style="list-style-type: none"> • No withdrawals in excess of the available penalty-free partial surrender are taken <p>Roll-up rate is Not Applied when:</p> <ul style="list-style-type: none"> • LPAs have been elected • Withdrawals in excess of the available penalty-free partial surrender are taken 																																																																																																				
LPA INCREASE PERCENTAGE (REFERRED TO IN THE CONTRACT AS THE CURRENT INCREASING OPTION PERCENTAGE)	For the increasing Lifetime Payment Amount (LPA) option, the current annual increase percentage is 2% as of 12/1/2015. This rate is subject to change. The rate that applies to your contract will be the rate declared as of your Lifetime Payment Election Date. This rate will never be less than the minimum Guaranteed Increasing Option Percentage of 0.25%. Contact our customer service area for the current annual increasing LPA percentage.																																																																																																				
LIFETIME PAYMENT PERCENTAGES (LPPs)	<table border="1"> <thead> <tr> <th rowspan="2">Attained Age Of Covered Person</th> <th colspan="2">Level LPA</th> <th colspan="2">Increasing LPA</th> </tr> <tr> <th>SINGLE Covered Person</th> <th>JOINT Covered Person</th> <th>Attained Age Of Covered Person</th> <th>SINGLE Covered Person</th> <th>JOINT Covered Person</th> </tr> </thead> <tbody> <tr><td>50</td><td>4.20%</td><td>3.70%</td><td>50</td><td>3.20%</td><td>2.70%</td></tr> <tr><td>51</td><td>4.20%</td><td>3.70%</td><td>51</td><td>3.20%</td><td>2.70%</td></tr> <tr><td>52</td><td>4.20%</td><td>3.70%</td><td>52</td><td>3.20%</td><td>2.70%</td></tr> <tr><td>53</td><td>4.20%</td><td>3.70%</td><td>53</td><td>3.20%</td><td>2.70%</td></tr> <tr><td>54</td><td>4.20%</td><td>3.70%</td><td>54</td><td>3.20%</td><td>2.70%</td></tr> <tr><td>55</td><td>4.20%</td><td>3.70%</td><td>55</td><td>3.20%</td><td>2.70%</td></tr> <tr><td>56</td><td>4.20%</td><td>3.70%</td><td>56</td><td>3.20%</td><td>2.70%</td></tr> <tr><td>57</td><td>4.20%</td><td>3.70%</td><td>57</td><td>3.20%</td><td>2.70%</td></tr> <tr><td>58</td><td>4.20%</td><td>3.70%</td><td>58</td><td>3.20%</td><td>2.70%</td></tr> <tr><td>59</td><td>4.20%</td><td>3.70%</td><td>59</td><td>3.20%</td><td>2.70%</td></tr> <tr><td>60*</td><td>4.70%</td><td>4.20%</td><td>60*</td><td>3.70%</td><td>3.20%</td></tr> <tr><td>65*</td><td>5.20%</td><td>4.70%</td><td>65*</td><td>4.20%</td><td>3.70%</td></tr> <tr><td>70*</td><td>5.70%</td><td>5.20%</td><td>70*</td><td>4.70%</td><td>4.20%</td></tr> <tr><td>75*</td><td>6.20%</td><td>5.70%</td><td>75*</td><td>5.20%</td><td>4.70%</td></tr> <tr><td>80+*</td><td>6.70%</td><td>6.20%</td><td>80+*</td><td>5.70%</td><td>5.20%</td></tr> </tbody> </table> <p>*LPP increases .10% for each age from 61 - 80</p>	Attained Age Of Covered Person	Level LPA		Increasing LPA		SINGLE Covered Person	JOINT Covered Person	Attained Age Of Covered Person	SINGLE Covered Person	JOINT Covered Person	50	4.20%	3.70%	50	3.20%	2.70%	51	4.20%	3.70%	51	3.20%	2.70%	52	4.20%	3.70%	52	3.20%	2.70%	53	4.20%	3.70%	53	3.20%	2.70%	54	4.20%	3.70%	54	3.20%	2.70%	55	4.20%	3.70%	55	3.20%	2.70%	56	4.20%	3.70%	56	3.20%	2.70%	57	4.20%	3.70%	57	3.20%	2.70%	58	4.20%	3.70%	58	3.20%	2.70%	59	4.20%	3.70%	59	3.20%	2.70%	60*	4.70%	4.20%	60*	3.70%	3.20%	65*	5.20%	4.70%	65*	4.20%	3.70%	70*	5.70%	5.20%	70*	4.70%	4.20%	75*	6.20%	5.70%	75*	5.20%	4.70%	80+*	6.70%	6.20%	80+*	5.70%	5.20%
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LPA RESERVE	The LPA reserve feature provides you the flexibility to customize your LPAs to fit your personal goals. In any year after you have elected your LPA, you can choose to take less than the full LPA. At the end of the contract year, the portion of LPA that is not taken will be placed in the LPA reserve subject to the maximum LPA reserve. The LPA reserve value is available to be taken as a lump sum at any time or periodically withdrawn until depleted.																																																																																																				
GLWB RIDER CHARGE	1.05% of GLWB Value - Deducted from the Accumulation Value of the fixed index annuity on each Contract Anniversary																																																																																																				
REQUIRED MINIMUM DISTRIBUTIONS (RMDs)	If an IRS-Required Minimum Distribution is required, the greater of the LPA or the RMD will be allowed without penalty by current company practice.**																																																																																																				

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 forms AE575A and ICC15-AE575A (rider) and SP575B and ICC15-SP575B (spec pages) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. This rider may not be available in all states, on all products, or appropriate for all clients. See rider brochure for further details limitations and specific rider charge. Neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on a qualified advisor.

This brochure is for solicitation purposes only. Please refer to your contract for any other specific information. With every contract that North American issues there is a free-look period. This gives you the right to review your entire contract and if you are not satisfied, return it and have your premium returned.

**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.

For purposes of this rider, "Income" refers to the contractual guarantee provided by election of lifetime payment amounts (LPA). It is not the same as and does not refer to interest credited to the annuity contract. Consult your own tax advisor regarding tax treatment of LPAs, which will vary according to your individual circumstances.



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