

CapitalEliteSM 10

Fixed Index Annuity



Lifetime payment amount (LPA) options: Level or increasing

Your CapitalElite fixed index annuity gives you lifetime payment options to best fit your retirement. If rising costs are a concern, you may want to consider the increasing LPA option. While you would receive a lower initial LPA than with the level option, your LPA could increase based on the average interest credited to your fixed and index accounts.

Hypothetical example

Guaranteed lifetime withdrawal benefit (GLWB) value:

\$150,000

LPA election age:

60

Level payout:

4.50%

Increasing payout:

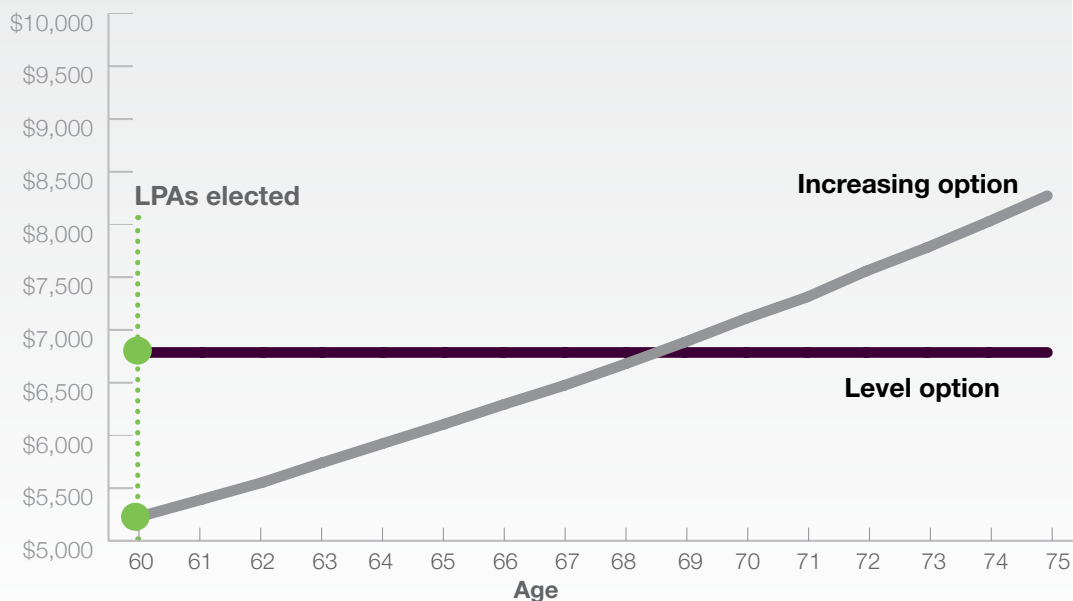
3.50%

LPA increase percentage:

LPA increase percentage is 3%, which is 100% of the hypothetical assumed average annual interest credit percentage to the accumulation value.

Assumes no excess withdrawals.

	Level LPA	Increasing LPA
Initial - Age 60	\$6,750	\$5,250
Age 65	\$6,750	\$6,086
Age 70	\$6,750	\$7,056



This hypothetical example is not intended to predict future performance. Alternative assumptions could produce different results.

Talk to your independent insurance agent for details.



Annuity

This is not a complete description of all features of the CapitalEliteSM Fixed Index Annuity and only describes one feature. For more information please see the product brochure for further details on the features, limitations and complete product disclosures. Product features, riders and index options may not be available in all states or appropriate for all clients. The CapitalEliteSM is issued on form NC/NA1004A (certificate/contract), ICC16-NA1007A.MVA/NA1007A (contract). This product, its features and riders may not be available in all states. Please ask your Sales Representative for product availability. 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. 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. They may not be appropriate for all clients.