



Annuity

# NAC VersaChoice is like three annuities in one

The unrivaled flexibility of NAC VersaChoice<sup>SM</sup> 10 fixed index annuity and its innovative variety of design options could be a fit for a wide variety of clients.

Customize NAC VersaChoice to address your client's specific combination of needs:

## 1 Accumulation

No matter what else your client decides, the base product is a **competitive, accumulation-focused annuity.**

## 2 Accumulation + Enhanced liquidity

Add the **optional enhanced liquidity benefit (ELB) rider<sup>1</sup>**, for a 0.50 percent annual fee, and it helps address one of the biggest arguments against annuities, a perceived lack of liquidity or flexibility. The innovative ELB rider design offers enhanced liquidity features, including two based on a client's inability to complete two of six activities of daily living (ADLs).

## 3 Accumulation + Income (with a measure of liquidity)

Or, clients can add the **Income Pay Plus (IPP) optional guaranteed lifetime withdrawal benefit (GLWB) rider**, for a 1.05 percent annual fee, to turn NAC VersaChoice into an income strategy. With the optional income rider included, clients can get a guaranteed lifetime withdrawal benefit (GLWB) and – for a measure of flexibility for the “what ifs” in life – a nursing home multiplier\*  
*\*may not be available in all states*

**Clients may choose one rider or the other but not both at the same time.**

Call Sales Support today at **866-322-7066** to start the conversation.

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Insurance products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state. The NAC VersaChoice<sup>SM</sup> 10 is issued on form NA1012A/ICC17-NA1012A.MVA (contract). The Income Pay<sup>®</sup> 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 form AE575A, ICC15-AE575A (rider) and SP575B, ICC15-SP575B (spec page) or appropriate state variation. 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 your 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. 1. Underwriting or upfront medical exams are not required. Must be able to complete all six ADLs at issue. To activate these benefits, need to receive written proof, acceptable to us, from a physician who has determined, in a manner consistent with accepted standards and practice for the diagnosis, that you are unable to meet two of six ADLs with an expectation the condition(s) are permanent.