

Our product features vary by state including interest rates, rider and index availability, issue ages, and more. This state availability chart along with the forms chart, and the interest rate sheet are vital to understanding state approvals and product feature variations in your state.

Guaranteed lifetime withdrawal benefit (GLWB) riders

Abbreviation key	
No NHW	No nursing home waiver
No 5% Vol	No S&P 500® Low Volatility Daily Risk Control 5% Index
No 8% Vol	No S&P 500® Low Volatility Daily Risk Control 8% Index
No MARC 5	No Multi-Asset Risk Control 5% Excess Return Index
No multiplier	No LPA multiplier or nursing home multiplier
No Biennial	No Biennial Point-to-Point crediting method
No TPS	No Threshold Participation Strategy crediting method
No ABR	No optional additional benefit rider when GLWB is elected
No ELB	No optional enhanced liquidity benefit rider when GLWB is elected.

Issue age state variations		
State	Product	Issue age
California	NAC BenefitSolutions®	40-54 14 year
	Performance Choice®	0-52 12 year, 0-52 12 year Plus
	North American Charter® Plus	0-52 14 year
	NAC RetireChoice®	0-52 14 year
Indiana	North American Charter® Plus	0-74 14 year
	Performance Choice®	0-82 8 year Plus
New Hampshire	North American Charter® Plus	0-74 14 year
South Carolina	Performance Choice®	0-55 12 year, 0-48 12 year Plus
	NAC RetireChoice®	0-54 14 year
Texas	Performance Choice®	0-55 12 year, 0-55 12 year Plus

Other notes
<ul style="list-style-type: none"> Issue age: If the owner(s) or annuitant(s) has a birthday (prior to the contract being issued) that causes their age to be higher than the maximum issue age for that fixed annuity, North American will not issue the policy. Inherited IRAs, non-qualified stretch and 403(b) business are not available with Strategic Design AnnuitySM X, NAC IncomeChoice[®] 7, NAC BenefitSolutions[®] 10 and 14 and NAC FoundationChoiceSM Plus 7 and 10 annuities and Income Pay[®] Plus rider. 403(b) business is not available with the NAC VersaChoiceSM

Questions? Call Sales Support at 866-322-7066
NorthAmericanCompany.com

	Income Pay [®] Plus or Income Pay [®]	Available on:
AK	Income Pay Plus	Perf. Choice 8, VersaChoice 10 (no ELB)
AL	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
AZ	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
AR	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
CA	Income Pay Plus/no multiplier	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
CO	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
CT	Income Pay Plus	Perf. Choice 8, VersaChoice 10 (no ELB)
DE	Income Pay Plus	Perf. Choice 8, VersaChoice 10 (no ELB)
DC	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
FL	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
GA	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
HI	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
ID	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
IL	Income Pay Plus/no multiplier	NAC RetireChoice (no ABR)
IL	Income Pay Plus	Perf. Choice 8, VersaChoice 10 (no ELB)
IN	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
IA	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
KS	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
KY	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
LA	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
ME	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
MD	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
MA	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
MI	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
MN	Income Pay Plus	Perf. Choice 8, VersaChoice 10 (no ELB)
MS	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
MO	Income Pay Plus	Perf. Choice 8, VersaChoice 10 (no ELB)
MT	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
NE	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
NV	Income Pay Plus	Perf. Choice 8, VersaChoice 10 (no ELB)
NH	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
NJ	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
NM	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
NC	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
ND	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
OH	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, VersaChoice 10 (no ELB)
OK	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, VersaChoice 10 (no ELB)
OR	Income Pay Plus	Perf. Choice 8, VersaChoice 10 (no ELB)
PA	Income Pay/no multiplier	NAC RetireChoice (no ABR)
PA	Income Pay Plus	Perf. Choice 8, VersaChoice 10 (no ELB)
RI	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
SC	Income Pay Plus	Perf. Choice 8, 12, VersaChoice 10 (no ELB)
SD	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
TN	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
TX	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
UT	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, VersaChoice 10 (no ELB)
VT	Income Pay Plus	Perf. Choice 8, 12, VersaChoice 10 (no ELB)
VA	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, VersaChoice 10 (no ELB)
WA	Income Pay Plus	Perf. Choice 8, VersaChoice 10 (no ELB)
WV	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
WI	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)
WY	Income Pay Plus	NAC RetireChoice (no ABR), Perf. Choice 8, 12, VersaChoice 10 (no ELB)

	Fixed index annuities													Traditional fixed		Multi-year guarantee annuities
	Strategic Design Annuity SM X	NAC VersaChoice SM	North American Charter [®] Plus		NAC BenefitSolutions [®]		NAC RetireChoice [®]		NAC IncomeChoice [®]	Performance Choice [®]				NAC FoundationChoice SM		North American Guarantee Choice SM
	10 year	10 year	10 year	14 year	10 year	14 year	10 year	14 year	7 year	8 Plus	8	12 Plus	12	7 Plus	10 Plus	3, 4, 5, 6, 7, 8, 9, 10 years
AK	X	X	X		X				X	X	X			X	X	X
AL	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
AZ	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
AR	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
CA		X	X	X	No multiplier		X	X	X	X	X	X	X	X	X	3-5 yr GC II only
CO	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
CT	X	X	X		X				X	X			X	X	X	
DE		X	X		X				X	X			X	X	3-5 yr only	
DC	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
FL	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	3-5 yr only
GA	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
HI	X	X	X		X	X	X	X	X	X	X	No TPS		X	X	X
ID	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
IL	X	X	X	X	X	No multiplier		X	X	X	X	X		X	X	X
IN		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
IA	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
KS	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
KY	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
LA	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
ME	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
MD		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
MA		X	No NHW		No NHW		No NHW		X	No NHW				X	X	X
MI	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
MN	X	X	X		X				X	X			X	X	X	
MS	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
MO	X	X	X		X				X	X			X	X	X	
MT		X	X		X				X	X			X	X		
NE	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
NV	X	X	X		X				X	X			X	X	X	
NH	X	X	No 8% Vol		X	X	No Biennial No 8% Vol		X	X	X	X	X	X	X	X
NJ	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
NM	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
NC		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
ND	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
OH	X	X	X		X				X	X			X	X	X	
OK	X	X	X		X				X	X			X	X	X	
OR	X	X	X		X				X	X			X	X	X	
PA	X	X	X		X		No 5% Vol No 8% Vol		X	X			X	X	X	
RI	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
SC	X	X	X		X				X	X	No 5% Vol, no TPS, no MARC 5		X	X	X	
SD	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
TN	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
TX	X	X	X		X				X	X	X	X	X	X	X	X
UT	X	X	X		X				X	X			X	X	X	
VT	X	X	X	X	X	X			X	X	X	X	X	X	X	X
VA	X	X	X		X				X	X			X	X	X	
WA	X	X	X		X				X	X			X	X	X	
WV	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
WI	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
WY	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X