

North American Fixed Index Annuity Portfolio

Quick Reference Guide



Products listed are the generic versions used in most states. Please see the product brochures and disclosures for applicable state variations. Check with your financial institution for product availability.

Product	NAC BenefitSolutions® Series					NAC IncomeChoice® Series					North American Charter® Plus Series					NAC RetireChoice® Series					Performance Choice® Series																																																																																				
Market	Participating Income and/or Legacy										Participating Income and/or Legacy										Accumulation and/or Legacy										Accumulation, Income and/or Legacy																																																																										
Surrender Charge Periods¹	7 Available in select states		10			14			7		10			10		14			10		14			8		8 Plus			12																																																																												
Issue Ages (MAY VARY BY STATE)	40-85		40-79			40-75			40-85		40-79			0-79		0-75			0-79		0-75			0-85		0-85			0-75																																																																												
Minimum Premium	\$20,000 Qualified and Non-qualified; Single Premium										\$20,000 Qualified and Non-qualified; Flexible Premium					\$20,000 Qualified and Non-qualified; Flexible Premium (50/Month TSA Salary Reduction)					\$20,000 Qualified and Non-qualified; Flexible Premium					\$10,000 Non-Qualified \$2,000 Qualified (50/Month TSA Salary Reduction); Flexible Premium																																																																															
Premium Bonus²	N/A										N/A					5%: \$20,000-74,999 7%: \$75,000+ on premium received in first 7 years (May be subject to a Premium Bonus Recapture) ²					8%: \$20,000-74,999 10%: \$75,000+ (May be subject to a Premium Bonus Recapture) ²					2.5% on all premium received in first 5 years (May be subject to a Premium Bonus Recapture) ²					3% on all premium received in first 5 years (May be subject to a Premium Bonus Recapture) ²					N/A					4% (2% in Utah) on premium received in first 5 years (May be subject to a Premium Bonus Recapture) ²					N/A																																																											
Surrender Charges¹ (MAY VARY BY STATE)	Y1 7	Y2 6	Y3 5	Y4 4	Y5 3	Y1 10	Y2 10	Y3 9	Y4 9	Y5 8	Y1 12	Y2 12	Y3 11	Y4 11	Y5 10	Y6 9	Y7 8	Y8 7	Y9 10	Y10 9	Y11 8	Y12 7	Y13 6	Y14 5	Y15+ 4	Y16+ 3	Y17+ 2	Y18+ 1	Y19+ 0	Y1 7	Y2 6	Y3 5	Y4 4	Y5 3	Y6 8	Y7 7	Y8+ 6	Y9+ 5	Y10+ 4	Y11+ 3	Y12+ 2	Y13+ 1	Y14+ 0	Y1 10	Y2 10	Y3 9	Y4 9	Y5 8	Y6 10	Y7 9	Y8 8	Y9 7	Y10 6	Y11 5	Y12 4	Y13 3	Y14 2	Y15+ 1	Y16+ 0	Y1 10	Y2 10	Y3 9	Y4 9	Y5 8	Y6 10	Y7 9	Y8 8	Y9 7	Y10 6	Y11 5	Y12 4	Y13 3	Y14 2	Y15+ 1	Y16+ 0	Y1 10	Y2 10	Y3 10	Y4 10	Y5 9	Y6 10	Y7 9	Y8 8	Y9+ 7	Y10+ 6	Y11+ 5	Y12+ 4	Y13+ 3	Y14+ 2	Y15+ 1	Y16+ 0	Y1 10	Y2 10	Y3 10	Y4 10	Y5 9	Y6 8	Y7 7	Y8 6	Y9 5	Y10 4	Y11 3	Y12 2	Y13+ 1	Y14+ 0
Penalty-free Withdrawals³	Year 2+: 5% Up to 10% Cumulative (maximum) if no withdrawal taken in previous year										Year 2+: 5%					Year 2+: 10%					Year 2+: 10%					Year 2+: 10%																																																																															
Waiver of Surrender Charge	100% for Qualified Confinement										10% of Accumulation Value for Qualified Confinement					100% of Accumulation Value for Qualified Confinement					100% of Accumulation Value for Qualified Confinement					10% of Accumulation Value for Qualified Confinement																																																																															

Index Account Options (Varies by State)	Index Ticker KEY: S&P = S&P 500® DJ = DJIA® MID = S&P MIDCAP 400® SX5E = EURO STOXX 50® NDX = NASDAQ-100® HSI = HANG SENG RUT = RUSSELL 2000® GOLD = LBMA AFTERNOON (PM) GOLD PRICE																													
Fixed	✓					✓					✓					✓					✓									
Annual Point-to-Point (Cap)	S&P					S&P					S&P					S&P, DJ, MID, NDX, GOLD					S&P, DJ, SX5E, RUT, MID, NDX, HSI									
Annual Point-to-Point (Margin)	S&P 500® Low Volatility Daily Risk Control 5% Index ⁹					S&P 500® Low Volatility Daily Risk Control 5% Index ⁹					S&P 500® Low Volatility Daily Risk Control 5% Index ⁹					S&P 500® Low Volatility Daily Risk Control 5% Index ⁹					S&P 500® Low Volatility Daily Risk Control 5% Index ⁹									
Threshold Participation Strategy						S&P 500® Low Volatility Daily Risk Control 5% Index ⁹															S&P 500® Low Volatility Daily Risk Control 5% Index ⁹									
2-Year Point-to-Point (Margin)						S&P 500® Low Volatility Daily Risk Control 8% Index ⁹					S&P 500® Low Volatility Daily Risk Control 8% Index ⁹					S&P 500® Low Volatility Daily Risk Control 8% Index ⁹														
Annual Point-to-Point (P-Rate)						S&P					S&P																			
Biennial Point to Point with (Cap)																S&P														
Monthly Point-to-Point (Cap)	S&P, NDX					S&P					S&P, NDX					S&P, NDX					S&P, NDX									
Monthly Average (P-Rate)	S&P, DJ															S&P, DJ, MID														
Performance Inverse trigger																S&P					S&P									
Daily Average (Margin)	S&P, DJ					S&P					S&P					S&P, DJ, MID														

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Product	NAC BenefitSolutions® Series			NAC IncomeChoice® Series		North American Charter® Plus Series		NAC RetireChoice® Series		Performance Choice® Series		
Surrender Charge Periods¹	7 Available in select states	10	14	7	10	10	14	10	14	8	8 Plus	12
Death Benefit	Remaining Accumulation Value as lump sum			Remaining Accumulation Value as lump sum		Remaining Accumulation Value as lump sum		Remaining Accumulation Value as lump sum		Remaining Accumulation Value as lump sum		
Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider(s)	Benefits Rider (Built-in Rider) with Cost			GLWB Rider (Built-in Rider) with No Additional Cost⁷		n/a		Optional Income Pay® Plus GLWB (Available rider varies by state) (Not available with Performance Choice 8 Plus) (Minimum Issue Age 40)				
Market	Benefit Flexibility and Death Benefit			Our Highest Potential Income and No Rider Charge⁴				Our Highest Guaranteed Income⁴				
Guaranteed Roll-up Rate	20% Benefit Base Bonus Year 1⁵ Benefit Base Floor 120% Years 1-5 140% Years 6-10 160% Years 11+			2% of GLWB Value + Stacking Potential (150% of dollar amount of interest credited)				Income Pay® Plus				
Annual Charge	1.20%			No Rider Charge				6.00% for 10 Years				
Lifetime Payment Amount (LPA) Increase Feature	No			Yes				1.05% of GLWB Value				
Nursing Home Multiplier	2X LPA for up to 5 Years¹⁰			No				Yes				
Stacking/ Participating Feature	Yes			Yes				2X LPA for up to 5 Years				
LPA Reserve Feature	No			No				No				
LPA Availability at least age 50	Immediate At Issue			After Year 1				Yes				
Rider Death Benefit	Benefit Base over 5 year payout⁶	Benefit Base over 5 year payout⁶		No				After Year 1				
Penalty-free Withdrawal Friendly	Required Minimum Distributions (RMDs) and Penalty-free Withdrawals			RMDs				No				
Other Rider(s)	n/a			n/a		n/a		Additional Benefits Rider³ (Not available if Income Pay® Plus GLWB rider is elected)		n/a		
Features	n/a			n/a		n/a		<ul style="list-style-type: none"> • 2.5% Additional Premium Bonus for 10-Year • 5% Additional Premium Bonus for 14-Year • 5% for 10-year and 4% for 14-year Additional Payout Benefit if you elect an annuity payout option after the applicable surrender charge period has elapsed • Return of Premium any time in the third contract year and thereafter (May vary by state) • Enhanced Penalty-Free Withdrawals: 10% of Accumulation Value after the first year. Beginning the third year, withdrawals can increase to 20% (maximum) if no withdrawal was taken in the previous year 		n/a		

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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 the 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.

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

The NAC BenefitSolutions® II is issued on form ICC14-NA1006A (contract), ICC14-AE560A.NX, ICC14-AE561A, ICC14-AE563A, ICC14-AE564A, ICC14-AE565A, ICC14-AE567A, ICC14-AE574A, ICC12-AE539A and ICC12-AE540A (riders/endorsements).

The NAC BenefitSolutions® is issued on form AC/NA/NC1006A (contract/certificate), AE560A, AE561A, AE563A, AE564A, AE565A, AE567A, LR427A and LR433A (riders/endorsements).

The NAC IncomeChoice® series is issued on form ICC16-NA1009A/NC/NA1004A (certificate/contract), ICC15-AE577A, ICC15-AE581A/AE556A, ICC15-AE582A/AE557A, ICC15-AE583A/LR424A-1, ICC15-AE584A/LR431A, ICC15-AE586A/LR432A, ICC15-AE587A/LR433A, ICC15-AE589A/AE589A, AE590A, ICC16-AE593A, ICC16-AE594A/AE594A and NA1004A END (riders/endorsements).

The North American Charter® Plus is issued on form NC/NA1007A/ICC16-NA1007A.MVA (certificate/contract), ICC16-AE600A, AE576A, AE577A/ICC15-AE577A, AE578A/ICC16-AE578A, AE580A.PB/ICC16-AE580B.PB, AE581A/ICC15-AE581A, AE582A/ICC15-AE582A, AE583A/ICC15-AE583A, AE584A/ICC15-AE584A, AE585A/ICC15-AE585A, AE586A/ICC15-AE586A and AE587A/ICC15-AE587A (riders/endorsements)

The NAC RetireChoice® is issued on form LC/LS160A (certificate/contract), LR431A, LR424A-1, LR423A, AE520A, AE533A, AE529A, AE532A, AE531A, AE556A, AE557A, LR433A, AE530A, AE528A, AE511A and LR427A (riders/endorsements).

The Performance Choice® is issued on form LC/LS160A (certificate/contract), LR431A, LR424A-1, LR426A, AE520A, AE556A, LR427A, LR428A, LR433A, AE594A, AE509, AE510A and AE511A (riders/endorsements).

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 form AE575A/ICC15-AE575A (rider) and SP575B /ICC15-SP575S (spec page).

1. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.
2. Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins. Premium Bonus Recapture may vary by state. Please see product disclosure and details sheet for further details. The premium bonus is not recaptured in the event of death of the Annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, Required Minimum Distributions (by current Company practice) or under the Nursing Home Confinement Waiver or on any Rider Charge.
3. Withdrawals taken prior to age 59½ may be subject to IRS penalties.
4. "Income" or "lifetime income" refers to guaranteed payment of Lifetime Payment Amounts ("LPAs"). It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.
5. This amount is only applied to the Benefit Base, which is a value used only for determining Lifetime Payment Amounts (LPA) and/or the rider death benefit features. Benefit Base is not the same as the Contract Accumulation Value and may not be used for partial withdrawals, full surrender or as the base contract death benefit.
6. **BenefitSolutions II**
Rider Death Benefit includes option for payments over 5 years based on Benefit Base subject to Death Benefit Maximum and 2-yr waiting period. Additional death benefit and other features are explained in the product brochure and disclosure.
- BenefitSolutions 10 & 14**
Rider Death Benefit includes option for payments over 5 years based on Benefit Base with 1-yr waiting period. Rider Death Benefit options vary by state. Additional death benefit and other features are explained in the product brochure and disclosure. For product materials, check for variations in your state.
7. While certain included features may have no explicit cost, a product with a built-in GLWB feature may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins than products that don't have these built-in features.
8. Optional Additional Benefit Rider has an annual cost of 0.55% for 10-year product and 0.60% for 14-year product.
9. These indexes are managed to a volatility target, and as a result their index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P 500® Low Volatility Daily Risk Control 5% and the S&P 500® Low Volatility Daily Risk Control 8% Indexes have been in existence since 8/18/2011. Ending values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJ") using the same methodology as used currently.
10. The Nursing Home Multiplier (also known as LPA Multiplier) is included in form AR281A (Benefits Rider) and PS281B (Benefits Rider spec page) and can double the Lifetime Payment Amount (LPA) if certain conditions are met. The Nursing Home Multiplier can be paid out for a maximum of five annual payments. See the product brochure for further details and limitations. The Nursing Home Multiplier is not Long Term Care Insurance and is not available in all states. This benefit is not available to clients confined at time of issue. The Nursing Home Multiplier cannot be used concurrently with the Nursing Home Confinement Waiver (NHCW). Only one of these features can be exercised at any given time. Beneficiaries can choose the Benefits Rider Death Benefit and receive the Benefit Base paid out over a five year period or choose the Accumulation Value as a lump sum. If no withdrawals (other than rider charges) have been taken, the beneficiary may also choose a lump sum death benefit equal to the premium.

* 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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The Gold Price Index Option credits interest based on the change in the price of gold per troy ounce in US Dollars as established by the London Bullion Market Association (LBMA) Afternoon (PM) Gold Price and administered by the ICE Benchmark Administration (IBA). The LBMA Afternoon (PM) Gold Price is available at the website <http://www.lbma.org.uk/pricing-and-statistics>. We reserve the right to add, remove or revise availability of the Gold Price Index Option, or to substitute a different widely published benchmark for the price of gold for the use in the Gold Price Index Option. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.