

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 Incr LPA	No Increasing Lifetime Payment Amount (LPA)
No NHW	No Nursing Home Waiver
No 5% Vol	No Annual Point-to-Point Crediting Method w/Index Margin
No 8% Vol	No Two-Year Point-to-Point Crediting Method w/Index Margin
No Multiplier	No LPA Multiplier or Nursing Home Multiplier
No Biennial	No Biennial Point-to-Point Index Account Option
No TPS	No Threshold Participation Strategy Crediting Method
No ABR	No optional Additional 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®	0-52 8-Year Plus, 0-55 12-Year, 0-48 12-Year Plus
Texas	NAC RetireChoice®	0-54 14-Year
	Performance Choice®	0-55 12-Year, 0-55 12-Year Plus

Other Notes
<ul style="list-style-type: none"> <li><b>Issue Age:</b> 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.</li> <li><b>Inherited IRAs and 403(b)</b> business are not available with the NAC IncomeChoice® 7 and 10, NAC BenefitSolutions® 10 and 14, NAC BenefitSolutions® II, and NAC FoundationChoice<sup>SM</sup> Plus 7 and 10 annuities.</li> <li><b>Inherited IRAs</b> are not available with Income Pay Plus® and Income Pay® Riders.</li> </ul>

	Income Pay® Plus or Income Pay®	Available On:
AK		
AL	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
AZ	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
AR	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
CA	Income Pay Plus/No Multiplier	NAC RetireChoice (no ABR), Perf. Choice 8,12
CO	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
CT		
DE		
DC	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
FL	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
GA	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
HI	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
ID	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
IL	Income Pay Plus/No Multiplier	NAC RetireChoice (No ABR), Perf. Choice 8, 12
IN	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
IA	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
KS	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
KY	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
LA	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
ME	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
MD	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
MA	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
MI	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
MN		
MS	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
MO		
MT	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
NE	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
NV		
NH	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
NJ	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
NM	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
NC	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
ND	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
OH	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8
OK	Income Pay Plus	NAC RetireChoice (No ABR)
OR		
PA	Income Pay/No Multiplier	NAC RetireChoice (No ABR), Perf. Choice 8, 12
RI	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
SC	Income Pay Plus	Perf. Choice 8, 12
SD	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
TN	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
TX	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
UT	Income Pay Plus, No 403(b)	NAC RetireChoice (No ABR), Perf. Choice 8
VT	Income Pay Plus	Perf. Choice 8, 12
VA	Income Pay Plus, No 403(b)	NAC RetireChoice (No ABR)
WA		
WV	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
WI	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12
WY	Income Pay Plus	NAC RetireChoice (No ABR), Perf. Choice 8, 12

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

	Fixed Index Annuities							SPIA	Multi-Year Guarantee Annuities	Traditional Fixed
	North American Charter® Plus 10, 14 Year	NAC Benefit-Solutions® 10, 14 Year	NAC Benefit-Solutions® II 7-Year	NAC Retire-Choice® 10, 14 Year	NAC Income Choice® 7 Year	NAC Income-Choice® 10 Year	Performance Choice® 8 Plus, 8 12 Plus, 12	North American Income®	North American Guarantee Choice <sup>SM</sup> II 3-10 Year	NAC FoundationChoice <sup>SM</sup> 7 Plus, 10 Plus
AK	No 14-Year		X		X			X	X	X
AL	X	X		X	X	X	X	X	X	X
AZ	X	X		X	X	X	X	X	X	X
AR	X	X		X	X	X	X	X	X	X
CA	X	No Multiplier		X	X	X	X	X	No 6-10-Year	X
CO	X	X		X	X	X	X	X	X	X
CT	No 14-Year	No 14-Year No Multiplier						X	No 6-10-year	X
DE	No 14-Year	No 14-Year						X		X
DC	X	X		X	X	X	X	X	X	X
FL	X	X		X	X	X	X	X	X	X
GA	X	X		X	X	X	X	X	X	X
HI	No 14-Year	X		X	X	No Incr LPA No TPS	No TPS	X	X	X
ID	X	X		X	X	X	X	X	X	X
IL	X	No Multiplier		X	X	X	X	X	X	X
IN	X	X		X	X	X	X	X	X	X
IA	X	X		X	X	X	X	X	X	X
KS	X	X		X	X	X	X	X	X	X
KY	X	X		X	X	X	X	X	X	X
LA	X	X		X	X	X	X	X	X	X
ME	X	X		X	X	X	X	X	X	X
MD	X	X		X	X	X	X	X	X	X
MA	No NHW	No NHW		No NHW	X	No NHW	No NHW	X	X	X
MI	X	X		X	X	X	X	X	X	X
MN	No 14-Year		X		X			X	X	X
MS	X	X		X	X	X	X	X	X	X
MO	No 14-Year		X		X			X	X	X
MT	X	X		X	X	X	X	X	X	X
NE	X	X		X	X	X	X	X	X	X
NV	No 14-Year	No 14-Year			X			X	X	X
NH	No 8% Vol	X		No Biennial No 8% Vol	X	No 3-Year Monthly Ave No 8% Vol	X	X	X	X
NJ	X	X		X	X	X	X	X	X	X
NM	X	X		X	X	X	X	X	X	X
NC	X	X		X	X	X	X	X	X	X
ND	X	X		X	X	X	X	X	X	X
OH	No 14-Year	No 14-Year		No 14-Year	X	X	No 12, 12+	X	X	X
OK	No 14-Year	No 14-Year		No 14-Year	X			X	X	X
OR	No 14-Year		X		X			X	X	X
PA	No 14-Year		X	No 5% Vol No 8% Vol	X	No Incr LPA No 5% Vol No 8% Vol No TPS	No 5% Vol No TPS	X	X	X
RI	X	X		X	X	X	X	X	X	X
SC	No 14-Year	No 14-Year			X		No 5% Vol No TPS	X	X	X
SD	X	X		X	X	X	X	X	X	X
TN	X	X		X	X	X	X	X	X	X
TX	No 14-Year	No 14-Year		X	X	X	X	X	X	X
UT	No 14-Year		X	No 14-Year	X		No 12, 12+	X	X	X
VT	X	X			X	X	X	X	X	X
VA	No 14-Year		X	X	X			X	X	X
WA	No 14-Year		X		X			X	X	X
WV	X	X		X	X	X	X	X	X	X
WI	X	X		X	X	X	X	X	X	X
WY	X	X		X	X	X	X	X	X	X