

The Retirement Income TRIFECTA

PORTFOLIO DESIGN GOAL	Guaranteed Lifetime Income ¹	Highest Lifetime Income Potential ¹	Flexible Retirement Benefits
PRODUCT	NAC RetireChoice^{®2} Fixed Index Annuity with IncomePay[®] Plus Optional Guaranteed Lifetime Withdrawal Benefit Rider	NAC IncomeChoiceSM Fixed Index Annuity	NAC BenefitSolutionsSM Fixed Index Annuity
HIGHLIGHTS	✓ OUR HIGHEST GUARANTEED LIFETIME PAYMENT AMOUNTS (LPAs)	✓ OUR HIGHEST LIFETIME PAYMENT POTENTIAL ✓ BUILT-IN GLWB RIDER WITH NO ADDITIONAL RIDER CHARGE³	✓ LIFETIME INCOME AVAILABLE IMMEDIATELY⁴ ✓ ENHANCED DEATH BENEFIT FEATURE⁵
Guaranteed Rollup Rate	6.25% for 10 years	2% of GLWB Value + Stacking Potential (150% of dollar amount of interest credited)	20% BENEFIT BASE BONUS⁶ YEAR 1 Benefit Base Floor 120% Years 1-5 140% Years 6-10 160% Years 11+
Rider Charge	1.05%	No	1.20%
LPA Options ⁷	Level or increasing	Level or increasing	Level
Nursing Home Multiplier ⁸ (Not Available in all States)	2X LPA for up to 5 Years	No	2X LPA for up to 5 Years
LPA Availability (Must be at least age 50)	After 1st Contract Anniversary	After 1st Contract Anniversary	Immediately at Issue
Rider Death Benefit	No	No	Benefit Base over 5 year payout ⁵
Partial Free Withdrawal (PFW) Friendly ⁹ (PFW Withdrawals Including RMDs will reduce the GMWB Value and/or Benefit Base Value)	RMDs and PFW	RMDs	RMDs and PFW

Products to help you offer competitive retirement solutions to your clients!

Call Sales Support for illustrations and product details.

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| Annuity

Fixed Index Annuity Highlights

This is not a complete comparison of all North American Fixed Index Annuities or of the listed fixed index annuity products and optional Guaranteed Lifetime Withdrawal Benefit Rider.

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.

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

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 (rider) and SP575B (spec page). Income Pay Plus is not available on all products. Please see Rider brochure for further details and limitations.

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 NAC IncomeChoiceSM is issued on form NC/NA1004A (certificate/contract), LR431A, LR424A-1, LR432A, AE556A, AE557A, AE589A, AE590A, AE594A, NA1004A END and LR433A (riders/endorsements).

The NAC BenefitSolutionsSM is issued on form NC/NA1006A (certificate/contract), AE560A, AE561A, AE563A, AE564A, AE565A, AE567A, LR427A, and LR433A (riders/endorsements).

1. 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.
2. While Income Pay Plus optional Guaranteed Lifetime Withdrawal Benefit Rider is featured with the NAC RetireChoice in this example, it is also offered on some of our other Fixed Index Annuities. Please see state availability chart for product availability.
3. 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.
4. "Lifetime income" refers to guaranteed payment of Lifetime Payment Amounts ("LPAs") as defined in the Benefits Rider included in this contract. 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. 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.
6. 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.
7. The Increasing LPA feature may not be available in all states.
8. The Nursing Home Multiplier (also known as LPA Multiplier) is included in form AE560A (Benefits Rider) and SP560B (Benefits Rider spec page) on the BenefitSolutions and AE575A (rider) and SP575B (spec page) on the Income Pay Plus 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. Please 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.
9. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

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