



NAC VersaChoiceSM 10

Fixed Index Annuity

Get the benefits of an annuity without a big sacrifice to your liquidity

Life can come at you fast. The last thing you want in the event of an emergency is to be caught flat-footed with all your money tied up. But sticking all your cash in a mattress may not be a good strategy, either.

Enter the NAC VersaChoiceSM fixed index annuity from North American with its innovative, optional enhanced liquidity benefit (ELB) rider for a 0.50 percent annual fee. The ELB rider offers more flexibility in four ways:

To learn more and get further product details, contact your insurance professional.



Annuity

More generous versions of two basic annuity features

1. Enhanced penalty-free withdrawals

After your one-year contract anniversary, you'll be able to take out up to 20 percent of your beginning-of-year accumulation value penalty-free if no withdrawals other than ELB charges were taken in the prior year.

2. Return of premium

Any time after your second contract year concludes, you may terminate the contract and receive no less than your contract's net premium paid. The net premium is equal to your initial and subsequent premiums minus any withdrawal amounts you have received (after any surrender charges or market value adjustment).

Further flexibility when you need it most

3. ADL-based surrender charge waiver

Complete six basic tasks called activities of daily living (ADLs) at issue and meet the age requirements, and you'll be eligible for the rider. After the issue date, if you're ever unable to complete two of six ADLs and otherwise qualify, it's possible to get up to 100 percent of your accumulation value immediately with no surrender charges. See the product brochure for more info on the ADL definitions and qualifications.

4. ADL-based payout benefit

If after your second contract anniversary you're unable to complete two of the six ADLs and otherwise qualify, you may choose to draw an income over five years that is based on an enhanced accumulation value amount (percentage varies by contract year, see chart). This accumulation value multiplier increases the longer you keep your money in the annuity, maxing out after six years.

Contract years	1	2	3	4	5	6+
Accumulation value multiplier	N/A	N/A	110%	115%	120%	125%

Once elected, all other rights and benefit under the contract are terminated.

This is not a complete description of all features of the NAC VersaChoiceSM fixed index annuity and only describes one feature. For more information please see the product brochure for further details on the features, limitations and complete product disclosures. NAC VersaChoiceSM is issued on form NA1012A/ICC17-NA1012A. MVA (contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states or appropriate for all clients. Please ask your Sales Representative for product availability. 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 indexes, 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.