



**NORTH
AMERICAN**[®]
A Sammons Financial Company

Issued by North American Company for Life and Health Insurance[®]

Annuity



NAC BenefitSolutions[®]

fixed index annuity



Guaranteed lifetime payment amount

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Single life payout

Issue age	LPA deferral years											Issue age	LPA deferral years					
	At issue	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10		Year 11	Year 12	Year 13	Year 14	Year 15	Year 20
40	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,748	40	\$9,800	\$9,853	\$9,905	\$9,958	\$10,133	\$10,465
41	0	0	0	0	0	0	0	0	0	0	8,565	41	9,800	9,853	9,905	9,993	10,133	10,518
42	0	0	0	0	0	0	0	0	0	8,520	8,640	42	9,835	9,888	9,940	10,045	10,150	10,588
43	0	0	0	0	0	0	0	0	8,370	8,565	8,670	43	9,888	9,940	9,993	10,115	10,203	10,675
44	0	0	0	0	0	0	8,100	8,430	8,610	8,715	9,888	44	9,940	9,993	10,028	10,185	10,255	10,763
45	0	0	0	0	0	7,950	8,220	8,475	8,625	8,715	9,975	45	10,028	10,080	10,133	10,308	10,343	10,903
46	0	0	0	0	6,625	7,950	8,220	8,490	8,625	8,715	9,975	46	10,028	10,098	10,185	10,343	10,413	11,008
47	0	0	0	6,488	6,713	8,025	8,280	8,550	8,655	8,745	10,010	47	10,063	10,150	10,255	10,413	10,500	11,148
48	0	0	6,438	6,575	6,800	8,085	8,355	8,610	8,700	8,805	10,080	48	10,133	10,255	10,378	10,535	10,658	11,323
49	0	6,388	6,525	6,663	6,888	8,145	8,415	8,670	8,745	8,865	10,150	49	10,203	10,343	10,483	10,658	10,798	11,515
50	6,250	6,488	6,625	6,763	6,988	8,220	8,475	8,745	8,790	8,925	10,220	50	10,273	10,448	10,605	10,763	10,938	11,690
51	6,300	6,538	6,688	6,825	7,025	8,265	8,550	8,790	8,880	9,045	10,360	51	10,448	10,640	10,798	10,973	11,130	11,865
52	6,350	6,588	6,750	6,888	7,075	8,325	8,625	8,835	8,970	9,150	10,483	52	10,623	10,833	11,008	11,165	11,305	12,058
53	6,400	6,625	6,825	6,950	7,125	8,370	8,700	8,895	9,060	9,270	10,623	53	10,798	11,043	11,200	11,358	11,498	12,233
54	6,450	6,675	6,888	7,013	7,163	8,430	8,775	8,940	9,150	9,375	10,745	54	10,973	11,235	11,393	11,550	11,690	12,408
55	6,500	6,725	6,950	7,088	7,213	8,490	8,850	9,000	9,240	9,495	10,868	55	11,148	11,428	11,585	11,725	11,883	12,583
56	6,563	6,788	7,025	7,175	7,300	8,610	8,940	9,135	9,405	9,675	11,078	56	11,358	11,585	11,743	11,883	12,040	12,758
57	6,625	6,850	7,100	7,275	7,400	8,745	9,015	9,285	9,570	9,855	11,305	57	11,568	11,743	11,900	12,040	12,198	12,915
58	6,688	6,913	7,188	7,363	7,488	8,880	9,105	9,435	9,735	10,035	11,515	58	11,778	11,900	12,058	12,198	12,338	13,090
59	6,750	6,975	7,263	7,450	7,575	9,015	9,195	9,585	9,900	10,215	11,725	59	11,988	12,075	12,215	12,355	12,495	13,265
60	6,813	7,038	7,338	7,550	7,675	9,135	9,285	9,735	10,065	10,395	11,935	60	12,198	12,233	12,373	12,513	12,653	13,458
61	6,925	7,175	7,475	7,675	7,788	9,285	9,420	9,840	10,155	10,470	12,005	61	12,233	12,320	12,460	12,600	12,740	13,615
62	7,038	7,325	7,625	7,788	7,913	9,420	9,555	9,960	10,245	10,530	12,093	62	12,268	12,425	12,565	12,705	12,828	13,773
63	7,150	7,463	7,763	7,913	8,025	9,570	9,705	10,080	10,350	10,605	12,180	63	12,285	12,530	12,653	12,793	12,933	13,930
64	7,263	7,613	7,900	8,038	8,150	9,705	9,840	10,185	10,440	10,680	12,250	64	12,338	12,618	12,758	12,898	13,020	14,088
65	7,375	7,750	8,038	8,150	8,263	9,855	9,975	10,305	10,530	10,755	12,338	65	12,373	12,723	12,863	12,985	13,125	14,245
66	7,450	7,825	8,113	8,263	8,400	9,990	10,140	10,470	10,710	10,950	12,565	66	12,618	12,915	13,055	13,178	13,300	14,228
67	7,525	7,900	8,188	8,363	8,538	10,140	10,305	10,620	10,875	11,130	12,793	67	12,845	13,125	13,248	13,370	13,493	14,210
68	7,600	7,975	8,250	8,463	8,675	10,275	10,455	10,785	11,055	11,325	13,003	68	13,090	13,318	13,440	13,563	13,685	14,193
69	7,675	8,050	8,325	8,575	8,813	10,410	10,620	10,935	11,235	11,520	13,230	69	13,335	13,510	13,633	13,755	13,878	14,193
70	7,750	8,113	8,400	8,675	8,938	10,560	10,785	11,085	11,400	11,700	13,440	70	13,580	13,703	13,825	13,948	14,053	14,175
71	7,850	8,200	8,475	8,713	9,000	10,620	10,905	11,220	11,520	11,790	13,545	71	13,703	13,790	13,895	13,965	14,053	14,158
72	7,950	8,275	8,550	8,763	9,063	10,695	11,025	11,340	11,640	11,865	13,633	72	13,843	13,878	13,948	13,983	14,053	14,140
73	8,050	8,363	8,638	8,800	9,113	10,770	11,160	11,460	11,760	11,940	13,738	73	13,983	13,983	14,035	14,035	14,053	14,105
74	8,150	8,438	8,713	8,850	9,175	10,845	11,280	11,580	11,880	12,030	13,825	74	14,123	14,123	14,140	14,140	14,140	14,158
75	8,250	8,525	8,788	8,900	9,238	10,905	11,415	11,715	12,000	12,105	13,913	75	14,263	14,263	14,263	14,263	14,263	14,280
76	8,313	8,613	8,888	9,038	9,363	11,055	11,490	11,775	12,030	12,135	13,948	76	14,263	14,263	14,263	14,263	14,263	14,280
77	8,375	8,713	8,975	9,175	9,488	11,205	11,580	11,835	12,060	12,165	13,983	77	14,263	14,263	14,263	14,263	14,263	14,280
78	8,438	8,800	9,075	9,313	9,600	11,340	11,670	11,910	12,090	12,195	14,018	78	14,263	14,263	14,263	14,263	14,263	14,280
79	8,500	8,900	9,163	9,450	9,725	11,490	11,760	11,970	12,120	12,210	14,035	79	14,263	14,263	14,263	14,263	14,263	14,280

Joint life payout



Issue age	LPA deferral years										Issue age	LPA deferral years							
	At issue	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9		Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 20	
40	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,295	40	\$8,330	\$8,383	\$8,418	\$8,470	\$8,610	\$8,908	
41	0	0	0	0	0	0	0	0	0	0	7,290	41	8,330	8,383	8,418	8,488	8,610	8,943	
42	0	0	0	0	0	0	0	0	0	7,245	7,335	8,313	42	8,365	8,400	8,453	8,523	8,628	8,995
43	0	0	0	0	0	0	0	0	7,110	7,290	7,380	8,365	43	8,400	8,453	8,488	8,593	8,680	9,065
44	0	0	0	0	0	0	6,885	7,170	7,320	7,410	8,400	44	8,435	8,488	8,523	8,645	8,715	9,153	
45	0	0	0	0	0	6,750	6,975	7,200	7,335	7,410	8,488	45	8,523	8,575	8,610	8,750	8,803	9,275	
46	0	0	0	0	5,625	6,765	6,990	7,215	7,335	7,410	8,488	46	8,523	8,593	8,645	8,785	8,855	9,363	
47	0	0	0	5,513	5,700	6,810	7,035	7,260	7,365	7,425	8,505	47	8,558	8,628	8,715	8,855	8,925	9,468	
48	0	0	5,475	5,588	5,788	6,870	7,095	7,320	7,395	7,485	8,575	48	8,610	8,715	8,820	8,960	9,048	9,625	
49	0	5,438	5,550	5,663	5,863	6,930	7,155	7,380	7,425	7,545	8,628	49	8,680	8,803	8,908	9,048	9,170	9,783	
50	5,313	5,513	5,625	5,750	5,938	6,975	7,200	7,425	7,470	7,590	8,698	50	8,733	8,873	9,013	9,153	9,293	9,940	
51	5,350	5,550	5,688	5,800	5,975	7,035	7,275	7,470	7,545	7,680	8,803	51	8,890	9,048	9,188	9,328	9,450	10,080	
52	5,400	5,600	5,738	5,850	6,013	7,080	7,335	7,515	7,620	7,785	8,908	52	9,030	9,205	9,345	9,485	9,625	10,238	
53	5,438	5,638	5,800	5,913	6,050	7,125	7,395	7,560	7,695	7,875	9,030	53	9,188	9,380	9,520	9,643	9,783	10,395	
54	5,488	5,675	5,850	5,963	6,088	7,170	7,455	7,605	7,785	7,965	9,135	54	9,328	9,555	9,678	9,818	9,940	10,553	
55	5,525	5,713	5,913	6,025	6,125	7,215	7,515	7,650	7,860	8,070	9,240	55	9,485	9,713	9,853	9,975	10,098	10,693	
56	5,575	5,775	5,975	6,100	6,213	7,320	7,590	7,770	7,995	8,220	9,415	56	9,660	9,853	9,975	10,098	10,238	10,833	
57	5,638	5,825	6,038	6,175	6,288	7,440	7,665	7,890	8,145	8,370	9,608	57	9,835	9,993	10,115	10,238	10,360	10,973	
58	5,688	5,875	6,100	6,263	6,363	7,545	7,740	8,025	8,280	8,535	9,783	58	10,010	10,115	10,255	10,378	10,500	11,130	
59	5,738	5,925	6,175	6,338	6,438	7,665	7,815	8,145	8,415	8,685	9,958	59	10,185	10,255	10,378	10,500	10,623	11,288	
60	5,788	5,975	6,238	6,413	6,525	7,770	7,890	8,265	8,550	8,835	10,150	60	10,360	10,395	10,518	10,640	10,745	11,428	
61	5,888	6,100	6,350	6,525	6,625	7,890	8,010	8,370	8,640	8,895	10,203	61	10,395	10,483	10,588	10,710	10,833	11,568	
62	5,988	6,225	6,475	6,625	6,725	8,010	8,130	8,460	8,715	8,955	10,273	62	10,413	10,553	10,675	10,798	10,903	11,708	
63	6,075	6,350	6,600	6,725	6,825	8,130	8,250	8,565	8,790	9,015	10,343	63	10,448	10,640	10,763	10,868	10,990	11,830	
64	6,175	6,475	6,713	6,825	6,925	8,250	8,370	8,670	8,865	9,075	10,413	64	10,483	10,728	10,850	10,955	11,078	11,970	
65	6,275	6,588	6,838	6,938	7,025	8,370	8,490	8,760	8,955	9,135	10,483	65	10,518	10,815	10,938	11,043	11,148	12,110	
66	6,338	6,650	6,900	7,025	7,138	8,490	8,625	8,895	9,105	9,300	10,675	66	10,728	10,990	11,095	11,200	11,305	12,093	
67	6,400	6,713	6,963	7,113	7,263	8,610	8,760	9,030	9,255	9,465	10,868	67	10,920	11,148	11,253	11,358	11,463	12,075	
68	6,463	6,775	7,013	7,200	7,375	8,730	8,895	9,165	9,390	9,630	11,060	68	11,130	11,323	11,428	11,533	11,638	12,075	
69	6,525	6,838	7,075	7,288	7,488	8,850	9,030	9,300	9,540	9,795	11,253	69	11,340	11,480	11,585	11,690	11,795	12,058	
70	6,588	6,900	7,138	7,375	7,600	8,970	9,165	9,435	9,690	9,945	11,428	70	11,533	11,638	11,743	11,848	11,953	12,040	
71	6,675	6,975	7,200	7,413	7,650	9,030	9,270	9,540	9,795	10,020	11,515	71	11,655	11,725	11,813	11,865	11,953	12,023	
72	6,763	7,038	7,275	7,450	7,700	9,090	9,375	9,645	9,900	10,080	11,585	72	11,778	11,795	11,865	11,883	11,953	12,005	
73	6,838	7,113	7,338	7,488	7,750	9,150	9,480	9,750	10,005	10,155	11,673	73	11,883	11,883	11,935	11,935	11,953	12,005	
74	6,925	7,175	7,400	7,525	7,800	9,210	9,585	9,855	10,095	10,230	11,743	74	12,005	12,005	12,023	12,023	12,023	12,040	
75	7,013	7,250	7,475	7,563	7,850	9,270	9,705	9,960	10,200	10,290	11,830	75	12,110	12,110	12,128	12,128	12,128	12,128	
76	7,063	7,325	7,550	7,675	7,950	9,405	9,765	10,005	10,230	10,320	11,865	76	12,110	12,110	12,128	12,128	12,128	12,128	
77	7,125	7,400	7,625	7,800	8,063	9,525	9,840	10,065	10,245	10,335	11,883	77	12,110	12,110	12,128	12,128	12,128	12,128	
78	7,175	7,488	7,713	7,913	8,163	9,645	9,915	10,125	10,275	10,365	11,918	78	12,110	12,110	12,128	12,128	12,128	12,128	
79	7,225	7,563	7,788	8,038	8,263	9,765	9,990	10,170	10,290	10,380	11,935	79	12,110	12,110	12,128	12,128	12,128	12,128	