

## NAC BenefitSolutions® 10

fixed index annuity

### Features

|   |   |     |    |    |    |  |    |    |    |     |      |
|---|---|-----|----|----|----|--|----|----|----|-----|------|
| <b>Issue ages</b><br>(may vary by state)                | 40-79   |     |    |    |    |  |    |    |    |     |      |
| <b>Minimum premium</b>                                  | Single premium, \$20,000 non-qualified and \$20,000 qualified   |     |    |    |    |  |    |    |    |     |      |
| <b>Surrender charge schedule</b><br>(may vary by state) | Y1  | Y2  | Y3 | Y4 | Y5 | Y6   | Y7 | Y8 | Y9 | Y10 | Y11+ |
|   | 10%   | 10% | 9% | 9% | 8% | 8%   | 7% | 6% | 4% | 2%  | 0%   |
| <b>Penalty-free withdrawals</b>                         | Beginning second contract year, up to 5% (10% if no withdrawals taken in the prior year after second contract anniversary) of the accumulation value may be taken each year |     |    |    |    |  |    |    |    |     |      |
| <b>Interest crediting methods</b>                       | <ul style="list-style-type: none"> <li>Fixed</li> <li>Annual Point-to-Point with Cap Rate</li> <li>Annual Point-to-Point with Margin</li> </ul>                             |     |    |    |    | <ul style="list-style-type: none"> <li>Annual Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Participation Rate</li> <li>Monthly Point-to-Point with Cap Rate</li> </ul> |    |    |    |     |      |
| <b>Rider charge</b>                                     | 1.20% of benefit base, deducted from the accumulation value   |     |    |    |    |  |    |    |    |     |      |

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| <b>Benefit Rider</b> | <p>Benefit base, less any proportional adjustments for partial surrenders, plus benefit base increases, and never less than the benefit base floor adjusted for partial surrenders</p> <p><b>Benefit base floor:</b></p> <ul style="list-style-type: none"> <li><b>In years 1-5: 125%</b> of premium, less any proportional adjustments for partial surrenders;</li> <li><b>In years 6-10: 150%</b> of premium, less any proportional adjustments for partial surrenders;</li> <li><b>In years 11+: 175%</b> of premium, less any proportional adjustments for partial surrenders</li> </ul> <p><b>Benefit base increase:</b> Each year for the first 20 Contract years, 100% of the weighted average percentage change in the fixed and indexed accounts.</p> <p><b>LPA multiplier:</b> (Not Available in CA)</p> <p>Beginning in the 3rd year, if a Covered Person is confined to a nursing home for more than 90 consecutive days, the LPA multiplier provides that the LPA can be doubled for that year. Feature available for a maximum of five payments as long as qualifying requirements are met annually and the accumulation value is greater than zero.</p> <p><b>Rider death benefit:</b></p> <p>If death occurs prior to Rider Death Benefit waiting period (varies by state), Base Contract Death Benefit is available. Base Contract Death Benefit is the greater of accumulation value or minimum surrender value (can be taken as a lump sum or in a series of payments).</p> <p>If death occurs after Rider Death Benefit waiting period (varies by state), client may choose between the following options:</p> <ul style="list-style-type: none"> <li><b>A)</b> Base Contract Death Benefit: Greater of accumulation value or minimum surrender value (can be taken as a lump sum or in a series of payments)</li> <li><b>B)</b> The lesser of the Benefit Base as of the date of death and the Rider Death Benefit Maximum (varies by state<sup>3</sup>), paid out in five equal annual payments with the first payment made upon notification of death</li> <li><b>C)</b> A lump sum equal to the Premium on the Benefits Rider Issue Date, provided no partial surrenders (other than for Benefits Rider Costs) have been taken since the Benefits Rider Issue Date.</li> </ul> <p>If joint owners have been named, the Death Benefit will be paid upon the death of the first owner unless the Contract is continued under spousal continuance. If joint annuitants are named, the Death Benefit will be paid on the death of the second annuitant.</p> |  |  |  |  |  |  |  |  |  |  |
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