

Fixed Index Annuity Allocation form for NAC VersaChoiceSM

Mail to: P.O. Box 14432, Des Moines, IA 50306-3432



Instructions: Make sure all allocations equal 100%, and complete all applicable signatures.

Monthly Point-to-Point (subject to an Index Cap Rate)

S&P 500[®] Index %

Annual Point-to-Point (subject to an Index Cap Rate)

S&P 500[®] Index %

Annual Point-to-Point (subject to a Participation Rate)

S&P 500[®] Index %

S&P Multi-Asset Risk Control 5%
Excess Return Index (S&P MARC 5% ER) %

Annual Point-to-Point (subject to an Index Margin)

S&P 500[®] Low Volatility Daily Risk
Control 5% Index %

Two-year Point-to-Point (subject to a Participation Rate)

S&P 500[®] Index %

S&P Multi-Asset Risk Control 5%
Excess Return Index (S&P MARC 5% ER) %

Fixed account %

The following crediting strategies use a participation rate crediting method. The Enhanced Participation Rate is available in an Annual Point-to-Point and a Two-year Point to Point and includes a strategy charge for a higher participation rate compared to the Non-Enhanced Participation Rate with a lower participation rate which does not include a strategy charge. The strategy charge is assessed on the percentage chosen in exchange for the enhanced rate and is known as a "Strategy Fee Annual Percentage" in your contract. The charge is deducted once each term from your accumulation value which may result in a loss of premium in certain scenarios. The charge equals 1.50% and is guaranteed to stay the same for the life of the contract. The annual charge is multiplied by two for the Two-year Point-to-Point crediting strategy.

Annual Point-to-Point

Fidelity Multifactor Yield Index 5% ER
Non-Enhanced Participation Rate
(does not include a strategy charge) %

Morgan Stanley Dynamic Global Index
Non-Enhanced Participation Rate
(does not include a strategy charge) %

Fidelity Multifactor Yield Index 5% ER
Enhanced Participation Rate (includes a strategy charge*) %

Morgan Stanley Dynamic Global Index
Enhanced Participation Rate
(includes a strategy charge*) %

Two-year Point-to-Point

Fidelity Multifactor Yield Index 5% ER
Non-Enhanced Participation Rate
(does not include a strategy charge) %

Morgan Stanley Dynamic Global Index
Non-Enhanced Participation Rate
(does not include a strategy charge) %

Fidelity Multifactor Yield Index 5% ER
Enhanced Participation Rate (includes a strategy charge*) %

Morgan Stanley Dynamic Global Index
Enhanced Participation Rate
(includes a strategy charge*) %

Ask your sales representative for availability in your state.

**Allocation percentages
must be whole numbers
and equal 100%**

*The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free withdrawal amount, a full surrender or the end of the term from the accumulated value allocated to the enhanced participation rate method. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium.



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