

# NAC VersaChoice<sup>SM</sup> 10

## fixed index annuity

Issued by North American Company for Life and Health Insurance®

### 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 VersaChoice<sup>SM</sup> fixed index annuity from North American with its innovative, optional enhanced liquidity benefit (ELB) rider for a 0.60% annual fee. The ELB rider offers more flexibility in four ways:

#### More generous versions of two basic annuity features

##### 1. Enhanced penalty-free withdrawals

After your first contract anniversary, you'll be able to take out up to 20% 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 third 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 may need it most

##### 3. ADL-based surrender charge waiver

If you're unable to complete two of the six activities of daily living (ADLs) after the issue date and otherwise qualify\*, up to 100% of your accumulation value is available immediately with no surrender charges or market value adjustment.

##### 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%

\*See the product brochure and disclosure for more info on the ADL definitions and qualifications.

THE ADL BENEFIT IS NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE.

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

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This is not a complete description of all features of the NAC VersaChoice<sup>SM</sup> fixed index annuity and only describes one feature. Reference the product brochure for further details on the features, limitations and complete product disclosures. NAC VersaChoice<sup>SM</sup> is issued on base contract form NA1012A/ICCI7-NA1012A.MVA or appropriate state variation including all applicable endorsements and riders. Insurance products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials and for further details, specific features/options, and limitations by product and state. 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 or strategy fees associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.