

## Offer first-to-market liquidity with NAC VersaChoice 10

NAC VersaChoice<sup>SM</sup> 10 fixed index annuity helps provide your clients unrivaled liquidity through its innovative, first-to-market optional enhanced liquidity benefit (ELB) rider<sup>1</sup>. While not every benefit is available immediately, options are available from Day 1 should a need arise (and qualifications are met), and the product's flexibility continues to grow over time.

### How you might benefit:

- Four distinct liquidity features – two unlocked when client is unable to perform two of six activities of daily living (ADLs)<sup>2</sup>
- ADL-based benefits do not require underwriting<sup>3</sup>
- To qualify for ADL-based benefits, clients need a one-time physician's letter

### Benefits accessible for any reason



#### Enhanced penalty-free withdrawals (PFW)<sup>4</sup>

Up to 20% of beginning-of-year accumulation value, starting Year 2



#### Return of premium<sup>5</sup>

Net premium available after the third contract anniversary

### ADL-based benefits



#### Surrender charge waiver

Up to 100% of accumulation value available with no surrender charges



#### Enhanced payout benefit

Enhanced accumulation value (AV) amount, up to 125%, available as five annual payments after second contract anniversary

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

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

Have some liquidity-conscious clients in mind?  
Call us today at **866-322-7066** to discuss and run an illustration.

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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. 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 state availability chart for further details, specific features/options, and limitations by product and state. NAC VersaChoice<sup>SM</sup> 10 fixed index annuity is issued on base contract form NA1012A/ICC17-NA1012A.MVA or appropriate state variation including all applicable endorsements and riders. **1.** For an annual fee equivalent of 0.60% of accumulation value. **2.** Must be able to complete all six ADLs at issue. To activate these benefits, need to receive written proof, acceptable to us, from a physician who has determined, in a manner consistent with accepted standards and practice for the diagnosis, that the client is unable to meet two of six ADLs with an expectation the condition(s) are permanent. For full ADL definitions, please refer to the disclosure. **3. THE ADL BENEFIT IS NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE.** **4.** If no withdrawals taken the prior year. **5.** The net premium is equal to initial and subsequent premiums minus any withdrawal amounts (excluding the rider cost) received (after any surrender charges or market value adjustment).

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