

NAC VersaChoiceSM 10

fixed index annuity

Issued by North American Company for Life and Health Insurance®

Flexibility to deal with the unexpected

What if you had the potential to grow your retirement savings while maintaining liquidity options in case the unexpected happens?

That's what you can get with the innovative design of the NAC VersaChoiceSM fixed index annuity and its optional enhanced liquidity benefit (ELB) rider from North American. It can offer the potential to grow your retirement savings, while maintaining access to funds when you may need it most.

The ELB rider is available for an annual fee of 0.60% of your accumulation value.

Potentially activate two additional features based on activities of daily living (ADLs). ADL-based benefits do not require underwriting.

1. 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.

2. 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%

Rider eligibility, benefit access based on six basic tasks

Complete all six of the below activities of daily living (ADLs) at issue, and meet the standard issue age requirements, and you're eligible. Then, if you're ever deemed permanently unable to complete two of the six activities and meet other eligibility conditions, the additional liquidity benefits will become available to you.

1. Bathing

Washing yourself by sponge bath in a tub or shower, including getting in or out.

2. Continence

Bowel and bladder control or, when unable to maintain control, the ability to perform associated personal hygiene.

3. Dressing

Includes putting on and taking off clothing and any necessary braces, fasteners or artificial limbs.

4. Eating

Being able to feed yourself or manage a feeding tube or intravenous feeding.

5. Toileting

Getting to and from the toilet, getting on and off it and performing associated personal hygiene.

6. Transferring

Moving into or out of a bed, chair or wheelchair.

Additional features are available with the ELB rider.

See the product brochure and product 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 VersaChoiceSM fixed index annuity and only describes one feature. Reference the product brochure for further details on the features, limitations and complete product disclosures. NAC VersaChoiceSM is issued on base contract form NA1012A/ICC17-NA1012A.MVA or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states or appropriate for all clients. Ask your financial professional for product availability. 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.