

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

## fixed index annuity

### Top-tier accumulation potential

- Up to five interest-crediting strategies
- Three uncapped (subject to index margin and/or participation rate)
- Two volatility control index options

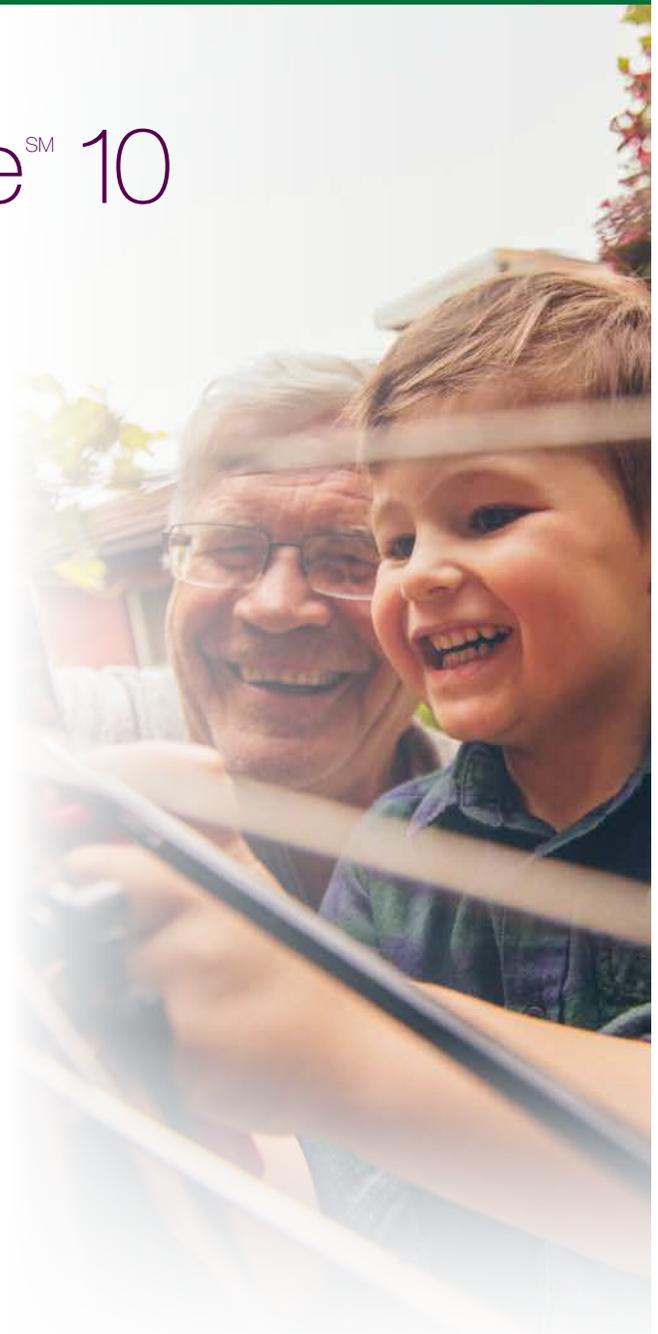
### Features available with optional enhanced liquidity benefit (ELB)<sup>1</sup>

(0.50% annual charge)

- **Enhanced penalty-free withdrawals** - Beginning in the second year, up to 20% of beginning-of-year accumulation value (if no withdrawals taken in the previous year)
- **Return of premium** - After the second contract year, you may terminate the contract and receive no less than the net premium paid
- **ADL-based surrender charge waiver** - If you are unable to complete two of the six activities of daily living (ADLs<sup>2</sup>) after the issue date, you can get up to 100% of accumulation value immediately with no surrender charges
- **ADL-based payout benefit** - After the second contract anniversary, if you are unable to complete two of the six ADLs, 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).

Accumulation value multiplier					
Y1	Y2	Y3	Y4	Y5	Y6
N/A	N/A	110%	115%	120%	125%

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



Talk to your financial professional for details.

Discover more about VersaChoice at [VersaChoice.com](https://VersaChoice.com)



| *Annuity*

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

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 could under certain scenarios exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients.

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 for further details, specific features/options, and limitations by product and state.

The NAC VersaChoice<sup>SM</sup> 10 is issued on form NA1012A/ICC17-NA1012A.MVA (contract).

1. 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 you are unable to meet two of six ADLs with an expectation the condition(s) are permanent. Annual fee of 0.50% of accumulation value applies.
2. See product brochure and disclosure for more information on the ADL definitions and qualifications.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

Talk to your financial professional for details.  
**Discover more about VersaChoice at**  
**VersaChoice.com**