

Annuity

NAC BenefitSolutions®

fixed index annuity

Issued by North American Company for Life and Health Insurance®



Power of 120 150 180 benefit base increases

Feature overview

A benefit base increase paired with your benefit base floor creates a powerful combination for the NAC BenefitSolutions fixed index annuity. On each contract anniversary during the first 20 contract years, a benefit base increase, equal to the weighted average percentage change in the fixed and indexed accounts during the preceding contract year, may be added to the benefit base. This means potentially higher lifetime payment amounts versus the contract guarantees.

Client case study

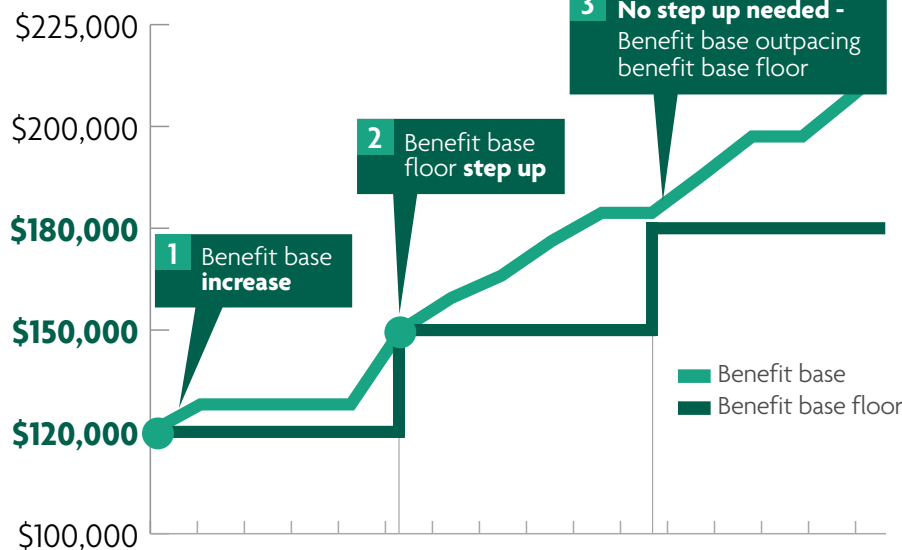
Meet the client. She is nearing retirement and while she places value on guaranteed income, she also wants the opportunity for increased income potential. She has other assets set aside for retirement, so she is willing to see if her fixed index annuity can help give her the income growth potential she's looking for. Fortunately her NAC BenefitSolutions offers the potential for benefit base increases based upon her fixed and indexed account options. See example below.

How it works

- 1 Due to the 4.5% interest credit after the first contract year, the benefit base increased above the benefit base floor.
- 2 After multiple years of zero interest credits, the benefit base was stepped up by the benefit base floor, giving an instant boost on the fifth contract anniversary.
- 3 Consistent interest credits provided multiple benefit base increases allowing the benefit base to outpace the underlying guarantees of the benefit base floor.

Hypothetical examples for illustrative purposes only. Not intended to predict future results. Assumes \$100,000 premium. Examples assume no withdrawals. Anytime a withdrawal is taken, the benefit base and benefit base floor are both reduced by the same percentage that the accumulation value was reduced by that withdrawal. The benefit base is not part of your annuity's accumulation value and cannot be taken as a surrender or at maturity.

Hypothetical example



Contact your financial professional to learn more.

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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 the accumulation value for optional benefit riders or strategy fees or charges 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.

This flyer must be presented along with the NAC BenefitSolutions brochure at point of sale. For further details not included in this sheet, please refer to the NAC BenefitSolutions brochure.

The NAC BenefitSolutions® 10 is issued on form NA1006A/ICC14-NA1006A (contract), AE665A/ICC22-AE665A, AE560A/ICC17-AE560A, AE608A04/AE561A/ICC14-AE561A, AE563A/ICC14-AE563A, AE564A/ICC14-AE564A, ICC12-AE539A, AE577A/ICC15-AE577A, and LR433A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. Product features, riders and index options may not be available in all states or appropriate for all clients. See product brochure for additional details.

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