

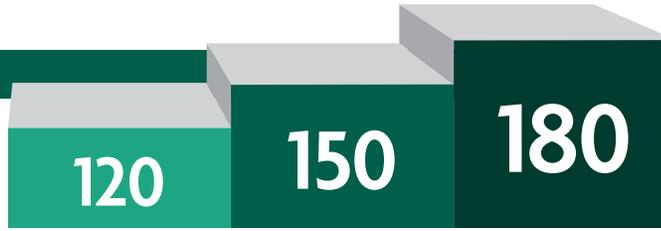
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**How it works:**

**120% of premium in Years 1-5**  
**Benefit base floor \$120,000**

**150% of premium in Years 6-10**  
**Benefit base floor \$150,000**

**180% of premium in Years 11+**  
**Benefit base floor \$180,000**



Hypothetical example assumes \$100,000 premium and no withdrawals. For further details, please refer to the NAC BenefitSolutions brochure.

Crediting method	Declared rates <sup>1</sup>	Hypothetical projected illustrated rates		
		NAC BenefitSolutions 10		
		Last 10 years	High	Low
<b>Fixed account*</b>	2.30%	<b>2.30%</b>	<b>2.30%</b>	<b>2.30%</b>
<b>Annual Point-to-Point with Index Cap Rate</b>				
S&P 500®	5.00%	<b>3.98%</b>	<b>3.98%</b>	<b>3.33%</b>
<b>Monthly Point-to-Point with Index Cap Rate</b>				
S&P 500®	1.85%	<b>4.76%</b>	<b>5.58%</b>	<b>2.37%</b>
<b>Annual Point-to-Point with Participation Rate</b>				
S&P 500®	25%	<b>4.09%</b>	<b>3.85%</b>	<b>2.56%</b>
Goldman Sachs Equity TimeX Index	50%	<b>4.39%</b>	<b>6.39%</b>	<b>4.39%</b>
Barclays Transitions 6 VC Index™	90%	<b>6.55%</b>	<b>8.24%</b>	<b>5.12%</b>
Barclays Transitions 12 VC Index™	45%	<b>6.95%</b>	<b>8.73%</b>	<b>5.36%</b>
S&P Multi-Asset Risk Control 5% Excess Return	90%	<b>4.86%</b>	<b>5.80%</b>	<b>3.85%</b>
Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	100%	<b>3.94%</b>	<b>6.97%</b>	<b>3.59%</b>
Morgan Stanley Dynamic Global Index	100%	<b>4.81%</b>	<b>7.78%</b>	<b>4.70%</b>
<b>Two-Year Point-to-Point with Participation Rate</b>				
S&P 500®	35%	<b>4.80%</b>	<b>5.29%</b>	<b>3.55%</b>
Goldman Sachs Equity TimeX Index	75%	<b>5.42%</b>	<b>9.65%</b>	<b>5.42%</b>
Barclays Transitions 6 VC Index™	140%	<b>8.05%</b>	<b>11.70%</b>	<b>6.68%</b>
Barclays Transitions 12 VC Index™	70%	<b>8.83%</b>	<b>12.64%</b>	<b>7.21%</b>
S&P Multi-Asset Risk Control 5% Excess Return	135%	<b>6.24%</b>	<b>7.20%</b>	<b>4.31%</b>
Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	145%	<b>5.10%</b>	<b>9.48%</b>	<b>4.15%</b>
Morgan Stanley Dynamic Global Index	145%	<b>6.16%</b>	<b>10.76%</b>	<b>5.25%</b>

**If the underlying performance of an index is zero or negative, the interest credited to the contract will be zero.**

<sup>1</sup> Declared rates are based on current rates and are subject to change without notice.

\*The declared fixed rate is an annual effective rate. Interest is credited to the fixed account daily.

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

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#### **Risk factors:**

- The level of the Index can go down. The Index components are exposed to various risks and their market price may be influenced by many unpredictable factors including risks associated with global equities markets, currency exchange rates, interest rates, commodities, and precious metals.
- There are risks relating to the volatility target mechanism. The Index's volatility target mechanism is applied to target an overall level of realized volatility equal to 5% but the realized volatility may be less than or greater than 5% and the volatility target may adversely affect Index performance.
- There are risks associated with leverage. The Index rules contemplate the possibility of leverage within the Index to achieve the 5% volatility target, which is expected to magnify declines.
- The Index has a limited performance history and past performance is no indication of future performance.
- The Index has embedded costs. The components that are used in constructing the Index include adjustments for costs associated with trading within and between various components, as applicable. The return of such components and, as a result, the return of the Index will be lower than if there were no associated costs.
- Purchasers of products linked to the Index will have no access to the assets underlying the Index.
- The Index methodology is fixed subject to certain adjustments and will not change over time even if the Index underperforms a relevant benchmark
- Morgan Stanley and its affiliates may from time to time engage in transactions involving the components of the Index, which may negatively impact the level of the Index



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