

North American fixed index annuity portfolio – Quick reference guide

Products listed are the generic versions used in most states. See the product brochures and disclosures for applicable state variations. Check with your financial institution for product availability.



Product	Performance Choice® 8	North American Charter® Plus series		NAC VersaChoice SM 10		NAC IncomeChoice® 10	NAC BenefitSolutions® 10																																																																																																																																																																													
		Accumulation		Liquidity		Participating Income	Multi-Benefit																																																																																																																																																																													
Surrender charge periods¹	8	10	14	10	10	10	10																																																																																																																																																																													
Issue ages (may vary by state)	0-85	0-79	0-75	0-79	0-79	40-79	40-79																																																																																																																																																																													
Minimum premium	\$20,000 qualified and non-qualified (\$50/month TSA salary reduction); flexible premium	\$75,000 qualified and non-qualified; flexible premium		\$20,000 qualified and non-qualified; single premium		\$20,000 qualified and non-qualified; flexible premium	\$20,000 qualified and non-qualified; single premium																																																																																																																																																																													
Premium bonus²	N/A	6%: \$75,000+	8%: \$75,000+	N/A		N/A	N/A																																																																																																																																																																													
Surrender charges¹ (may vary by state)	<table border="1"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td></tr> <tr><td>10</td><td>10</td><td>10</td><td>10</td><td>9</td></tr> <tr><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9+</td><td></td></tr> <tr><td>8</td><td>5</td><td>3</td><td>0</td><td></td></tr> </table>	Y1	Y2	Y3	Y4	Y5	10	10	10	10	9	Y6	Y7	Y8	Y9+		8	5	3	0		<table border="1"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td></tr> <tr><td>10</td><td>10</td><td>9</td><td>9</td><td>8</td></tr> <tr><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td></tr> <tr><td>8</td><td>7</td><td>6</td><td>4</td><td>2</td></tr> <tr><td>Y11+</td><td></td><td></td><td></td><td></td></tr> <tr><td>0</td><td></td><td></td><td></td><td></td></tr> </table>	Y1	Y2	Y3	Y4	Y5	10	10	9	9	8	Y6	Y7	Y8	Y9	Y10	8	7	6	4	2	Y11+					0					<table border="1"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td></tr> <tr><td>12</td><td>12</td><td>11</td><td>11</td><td></td></tr> <tr><td>Y5</td><td>Y6</td><td>Y7</td><td>Y8</td><td></td></tr> <tr><td>10</td><td>9</td><td>8</td><td>7</td><td></td></tr> <tr><td>Y9</td><td>Y10</td><td>Y11</td><td>Y12</td><td></td></tr> <tr><td>6</td><td>5</td><td>4</td><td>3</td><td></td></tr> <tr><td>Y13</td><td>Y14</td><td>Y15+</td><td></td><td></td></tr> <tr><td>2</td><td>1</td><td>0</td><td></td><td></td></tr> </table>	Y1	Y2	Y3	Y4	Y5	12	12	11	11		Y5	Y6	Y7	Y8		10	9	8	7		Y9	Y10	Y11	Y12		6	5	4	3		Y13	Y14	Y15+			2	1	0			<table border="1"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td></tr> <tr><td>10</td><td>10</td><td>9</td><td>9</td><td>8</td></tr> <tr><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td></tr> <tr><td>8</td><td>7</td><td>6</td><td>4</td><td>2</td></tr> <tr><td>Y11+</td><td></td><td></td><td></td><td></td></tr> <tr><td>0</td><td></td><td></td><td></td><td></td></tr> </table>	Y1	Y2	Y3	Y4	Y5	10	10	9	9	8	Y6	Y7	Y8	Y9	Y10	8	7	6	4	2	Y11+					0					<table border="1"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td></tr> <tr><td>10</td><td>10</td><td>10</td><td>10</td><td>10</td></tr> <tr><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td></tr> <tr><td>9</td><td>8</td><td>6</td><td>4</td><td>2</td></tr> <tr><td>Y11+</td><td></td><td></td><td></td><td></td></tr> <tr><td>0</td><td></td><td></td><td></td><td></td></tr> </table>	Y1	Y2	Y3	Y4	Y5	10	10	10	10	10	Y6	Y7	Y8	Y9	Y10	9	8	6	4	2	Y11+					0					<table border="1"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td></tr> <tr><td>10</td><td>10</td><td>9</td><td>9</td></tr> <tr><td>Y5</td><td>Y6</td><td>Y7</td><td>Y8</td></tr> <tr><td>8</td><td>8</td><td>7</td><td>6</td></tr> <tr><td>Y9</td><td>Y10</td><td>Y11</td><td></td></tr> <tr><td>4</td><td>2</td><td>0</td><td></td></tr> </table>	Y1	Y2	Y3	Y4	10	10	9	9	Y5	Y6	Y7	Y8	8	8	7	6	Y9	Y10	Y11		4	2	0	
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Penalty-free withdrawals³	Year 2+: 10%	Year 2+: 10%		10%; available immediately		Year 2+: 5%	Year 2+: 5% up to 10% cumulative (maximum) if no withdrawal taken in previous year																																																																																																																																																																													
Waiver of surrender charge (may vary by state)	10% of accumulation value for qualified confinement	100% of accumulation value for qualified confinement		N/A		10% of accumulation value for qualified confinement	100% for qualified confinement																																																																																																																																																																													
Index account options (varies by state)	Index ticker key: MID = S&P MIDCAP 400® SX5E = EURO STOXX 50® HSI = HANG SENG RUT = RUSSELL 2000®																																																																																																																																																																																			
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Annual Point-to-Point (cap)	S&P 500®	S&P 500®		S&P 500®		S&P 500®	S&P 500®																																																																																																																																																																													
Annual Point-to-Point (margin)	S&P 500® Low Volatility Daily Risk Control 5% Index ⁸	S&P 500® Low Volatility Daily Risk Control 5% Index ⁸		S&P 500® Low Volatility Daily Risk Control 5% Index ⁸		S&P 500® Low Volatility Daily Risk Control 5% Index ⁸ S&P Multi-Asset Risk Control 5% Excess Return Index	S&P 500® Low Volatility Daily Risk Control 5% Index ⁸																																																																																																																																																																													
Threshold Participation Strategy						S&P 500® Low Volatility Daily Risk Control 5% Index ⁸																																																																																																																																																																														
2-year Point-to-Point (margin)		S&P 500® Low Volatility Daily Risk Control 8% Index ⁸				S&P 500® Low Volatility Daily Risk Control 8% Index ⁸																																																																																																																																																																														
2-year Point-to-Point (p-rate)	S&P, S&P Multi-Asset Risk Control 5% Excess Return Index, Fidelity Multifactor Yield Index 5% ER SM			S&P, S&P Multi-Asset Risk Control 5% Excess Return Index, Fidelity Multifactor Yield Index 5% ER SM																																																																																																																																																																																
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Annual Point-to-Point (enhanced p-rate-includes strategy charge¹²)	Fidelity Multifactor Yield Index 5% ER			Fidelity Multifactor Yield Index 5% ER																																																																																																																																																																																
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Monthly Point-to-Point (cap)	S&P 500®	S&P 500®, NASDAQ-100®		S&P 500®		S&P 500®	S&P 500®, NASDAQ-100®																																																																																																																																																																													
Monthly Average (p-rate)							S&P 500®, DJIA®																																																																																																																																																																													
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Daily Average (margin)		S&P 500®				S&P 500®	S&P 500®, DJIA®																																																																																																																																																																													

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Product	Performance Choice®	North American Charter® Plus series		NAC VersaChoice SM 10	NAC IncomeChoice® 10	NAC BenefitSolutions® series	
Surrender charge periods ¹	8	10	14	10	10	10	14
Death benefit	Remaining accumulation value as lump sum	Remaining accumulation value as lump sum		Remaining accumulation value as lump sum	Remaining accumulation value as lump sum	Remaining accumulation value as lump sum	
Guaranteed lifetime withdrawal benefit (GLWB) rider(s)	N/A	N/A		N/A	GLWB feature (built-in rider) with no additional cost ⁷	Benefits rider (built-in rider) with cost	
Market	Basic fixed index annuity design and our highest interest crediting rates			Accumulation potential with optional unique liquidity feature rider	Our highest potential income and no rider charge ⁴	Benefit flexibility and death benefit	
Guaranteed roll-up rate					1.50% of GLWB value + stacking potential (150% of dollar amount of interest credited)	20% benefit base bonus year 1 ⁵ Benefit base floor 120% years 1-5 140% years 6-10 160% years 11+	
Annual charge					No rider charge	1.20%	
Lifetime payment amount (LPA) increase feature					Yes	No	
Nursing home multiplier					No	2X LPA for up to 5 years ⁹	
Stacking/participating feature					Yes	Yes	
LPA reserve feature					No	No	
LPA availability At least age 50					After year 1	Immediate at issue	
Rider death benefit					No	Benefit base over 5 year payout ⁶	
Penalty-free withdrawal friendly					RMDs	Required minimum distributions (RMDs) and penalty-free withdrawals	
Other rider(s)	N/A	N/A		Optional enhanced liquidity benefit (ELB) ¹⁰	N/A	N/A	
Features	N/A	N/A		<ul style="list-style-type: none"> • Return of premium feature • Enhanced liquidity – Cumulative 20% • Activities of daily living (ADL)-based surrender charge waiver • ADL-based enhanced accumulation value payout (5 year) Annual fee of 0.60% accumulation value applies. Once elected, all other rights and benefit under the contract are terminated. ¹¹	N/A	N/A	

Sammons FinancialSM is the marketing name for Sammons[®] Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance[®]. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

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.

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.

The NAC BenefitSolutions[®] is issued on base certificate/contract form NC/NA1006A/ICCI4-NA1006A or appropriate state variation including all applicable endorsements and riders.

The NAC IncomeChoice[®] 10 is issued on base contract form ICCI6-NA1007A.MVA/NA1007A/NA1004A or appropriate state variation including all applicable endorsements and riders.

The North American Charter[®] Plus is issued on base certificate/contract form NC/NA1007A/ICCI6-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders.

The Strategic Design AnnuitySM X is issued on base contract form NA1013A/ICCI8-NA1013A.MVA or appropriate state variation including all applicable endorsements and riders.

The NAC VersaChoiceSM 10 is issued on base contract form NA1012A/ICCI7-NA1012A.MVA or appropriate state variation including all applicable endorsements and riders.

The Performance Choice[®] is issued on base certificate/contract form LC/LS160A/ICCI6-NA1007A.MVA/NA1007A or appropriate state variation including all applicable endorsements and riders.

1. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.
2. Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins. Premium bonus recapture may vary by state. Please see product disclosure for further details. The premium bonus is not recaptured in the event of death of the annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, required minimum distributions (by current company practice) or under the nursing home confinement waiver or on any rider charge.
3. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.
4. "Income" or "lifetime income" refers to guaranteed payment of lifetime payment amounts ("LPAs"). It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.
5. This amount is only applied to the benefit base, which is a value used only for determining lifetime payment amounts (LPA) and/or the rider death benefit features. Benefit base is not the same as the Contract accumulation value and may not be used for partial withdrawals, full surrender or as the base contract death benefit.
6. Rider death benefit includes option for 5 annual payments based on benefit base with 1-year waiting period (2-year in some states). Rider death benefit options vary by state. Additional death benefit and other features are explained in the product brochure and disclosure. For product materials, check for variations in your state.
7. While certain included features may have no explicit cost, a product with a built-in GLWB feature may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't have these built-in features.
8. These indexes are managed to a volatility target, and as a result their index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P 500[®] Low Volatility Daily Risk Control 5% and the S&P 500[®] Low Volatility Daily Risk Control 8% Indexes have been in existence since 8/18/2011. Ending values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJI") using the same methodology as used currently.
9. The nursing home multiplier (also known as LPA multiplier) is included in form AR281A (benefits rider) and PS281B (benefits rider spec page) and can double the lifetime payment amount (LPA) if certain conditions are met. The nursing home multiplier can be paid out for a maximum of five annual payments. See the product brochure for further details and limitations. The nursing home multiplier is not long term care insurance and is not available in all states. This benefit is not available to clients confined at time of issue. The nursing home multiplier cannot be used concurrently with the nursing home confinement waiver (NHCW). Only one of these features can be exercised at any given time. Beneficiaries can choose the benefits rider death benefit and receive the benefit base paid out over a five year period or choose the accumulation value as a lump sum. If no withdrawals (other than rider charges) have been taken, the beneficiary may also choose a lump sum death benefit equal to the premium.
10. Annual fee of 0.60% accumulation value applies.
11. 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.
12. Known as a strategy fee annual percentage in the contract. The charge is multiplied by two for the two-year crediting strategy. In exchange for a charge, the client receives an enhanced participation rate. The charge will be deducted at the end of each term, or at the time of a full surrender or a partial withdrawal that exceeds the penalty-free withdrawal amount from the accumulated value allocated to the enhanced participation rate method. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium.

* A feature offered "by current company practice" is not a contractual guarantee of this annuity contract and can be removed or changed at any time.

The "S&P 500[™]", S&P Multi-Asset Risk Control 5% Excess Return Index, "S&P 500[™] Low Volatility Daily Risk Control 5% Index", "S&P 500[™] Low Volatility Daily Risk Control 8% Index" and "DJIA[™]"; Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by North American Company for Life and Health Insurance[®] ("the Company"). Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. NAC VersaChoice, NAC BenefitSolutions, NAC IncomeChoice, NAC Charter Plus, NAC RetireChoice and Performance Choice are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

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The Fidelity Multifactor Yield Index 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to North American Company for Life and Health Insurance[®] (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS. Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product.

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