

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

fixed index annuity

Crediting method	Declared rates		Hypothetical projected illustrated rates					
	Low band: \$20,000 - \$74,999	High band \$75,000 or more	Low band   \$20,000 - \$74,999			High band   \$75,000 or more		
			Last 10 Years	High	Low	Last 10 Years	High	Low
<b>Fixed account</b>	1.90%	2.30%	<b>1.90%</b>	<b>1.90%</b>	<b>1.90%</b>	<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 <sup>®</sup>	4.00%	4.50%	<b>3.19%</b>	<b>3.19%</b>	<b>2.64%</b>	<b>3.58%</b>	<b>3.58%</b>	<b>2.88%</b>
<b>Monthly Point-to-Point with Index Cap Rate</b>								
S&P 500 <sup>®</sup>	1.60%	1.80%	<b>4.44%</b>	<b>4.44%</b>	<b>1.98%</b>	<b>5.36%</b>	<b>5.36%</b>	<b>2.23%</b>
<b>Annual Point-to-Point with Index Margin</b>								
S&P 500 <sup>®</sup> Low Volatility Daily Risk Control 5% Index	2.50%	1.50%	<b>4.50%</b>	<b>4.50%</b>	<b>2.80%</b>	<b>5.19%</b>	<b>5.19%</b>	<b>3.59%</b>
<b>Annual Point-to-Point with Participation Rate</b>								
S&P 500 <sup>®</sup>	25%	30%	<b>3.85%</b>	<b>3.85%</b>	<b>2.27%</b>	<b>4.62%</b>	<b>4.62%</b>	<b>2.72%</b>
S&P Multi-Asset Risk Control 5% Excess Return	70%	85%	<b>3.43%</b>	<b>5.03%</b>	<b>3.43%</b>	<b>4.15%</b>	<b>6.10%</b>	<b>4.15%</b>
Fidelity Multifactor Yield 5% ER <sup>SM</sup>	80%	95%	<b>4.47%</b>	<b>5.59%</b>	<b>4.12%</b>	<b>5.29%</b>	<b>6.62%</b>	<b>4.88%</b>
<b>Two-year Point-to-Point with Participation Rate</b>								
S&P 500 <sup>®</sup>	35%	40%	<b>5.29%</b>	<b>5.29%</b>	<b>1.47%</b>	<b>6.01%</b>	<b>6.01%</b>	<b>1.67%</b>
S&P Multi-Asset Risk Control 5% Excess Return	105%	125%	<b>4.07%</b>	<b>7.50%</b>	<b>4.07%</b>	<b>4.82%</b>	<b>8.86%</b>	<b>4.82%</b>
Fidelity Multifactor Yield 5% ER	115%	140%	<b>6.01%</b>	<b>7.60%</b>	<b>5.71%</b>	<b>7.27%</b>	<b>9.17%</b>	<b>6.89%</b>
<b>Annual Point-to-Point with Enhanced Participation Rate</b> (includes a strategy charge*)								
Fidelity Multifactor Yield 5% ER	145%	155%	<b>8.03%</b>	<b>10.05%</b>	<b>7.40%</b>	<b>8.58%</b>	<b>10.73%</b>	<b>7.91%</b>
annual strategy charge percentage	1.50%	1.50%	<b>6.53%<sup>^</sup></b>	<b>8.55%<sup>^</sup></b>	<b>5.90%<sup>^</sup></b>	<b>7.07%<sup>^</sup></b>	<b>9.23%<sup>^</sup></b>	<b>6.40%<sup>^</sup></b>
<b>Two-year Point-to-Point with Enhanced Participation Rate</b> (includes a strategy charge*)								
Fidelity Multifactor Yield 5% ER	210%	230%	<b>10.71%</b>	<b>13.42%</b>	<b>10.07%</b>	<b>11.67%</b>	<b>14.60%</b>	<b>10.95%</b>
annual strategy charge percentage	1.50%	1.50%	<b>9.35%<sup>^</sup></b>	<b>12.09%<sup>^</sup></b>	<b>8.69%<sup>^</sup></b>	<b>10.32%<sup>^</sup></b>	<b>13.28%<sup>^</sup></b>	<b>9.58%<sup>^</sup></b>

<sup>^</sup> Net annual effective rate that reflects applicable strategy fees.

\* Known as a strategy fee annual percentage in the contract. The annual charge is multiplied by two for the Two-year crediting strategy. The charge is deducted at the end of each term from the accumulation value which may result in a loss of premium in certain scenarios.

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Declared rates are based on current rates and are subject to change without notice.

Projected illustrated rates: Projected illustrated rates are based on the annual effective rates for the most recent, most favorable, and least favorable ten year period out of the last twenty years of historical index performance as taken from our current illustration for this product. The projected illustrated rates in this hypothetical example assume the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as index caps, index margins, participation rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual rates will be higher or lower than those provided in this example but will not be less than the minimum guarantees.

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Index methodology: Fidelity Multifactor Yield Index 5% ER Index inception was 12/11/19. Returns of the Fidelity Multifactor Yield Index 5% ER prior to inception represent hypothetical pre-inception index performance (PIP), and returns for time frames after this date reflect actual index performance. PIP is based on criteria applied retroactively with the benefit of hindsight and knowledge of factors that may have positively affected performance. Actual performance of the index may vary significantly from PIP data. The level of the Fidelity Multifactor Yield Index 5% ER is calculated on an excess return basis (net of a notional financing cost) and reflects the daily deduction of a fee of 0.50% per annum. The fee is not related to the annuity. The hypothetical performance information presented herein does not reflect fees and expenses that an investor would pay in a fixed index annuity. It is not possible to invest directly in an index. All market indices are unmanaged. Not intended to represent the performance of any fixed index annuity.

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