

Annuity

NAC BenefitSolutions[®]

fixed index annuity

Issued by North American Company for Life and Health Insurance[®]



Clarity of 125 150 175 guaranteed benefits statement

Feature overview

The guaranteed benefits statement is a simple way of showcasing the guaranteed benefits of your NAC BenefitSolutions fixed index annuity. Each year (prior to beginning lifetime payments) when you receive your guaranteed benefits statement, you'll know exactly where you stand in terms of your benefit base, lifetime payments, nursing home multiplier and rider death benefit. It is North American's way of bringing clarity to your retirement.

Client case study

Meet the client. With retirement on the horizon, she knew she needed to better understand her plan for retirement income. With so many options available, her key focus was clarity - understanding how her assets could work for her. The guaranteed benefits statement on her NAC BenefitSolutions fixed index annuity gave her exactly the transparency she wanted. Highlighting key features of her annuity and how they may be paid out allowed her to plan for a solid financial foundation.

Annuity

8300 Mills Civic Parkway
 West Des Moines, IA 50266
NorthAmericanCompany.com

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Your guaranteed benefits statement

NAC BenefitSolutions[®] 10

fixed index annuity

1	Benefit Statement Date:	August 9, 2022	Contract Number:	123456789
	Covered Persons:	Sixty Five Male Sixty Five Female	Covered Persons Ages:	65 65
	Initial Premium:	\$100,000.00	Issue Date:	August 9, 2022
	Issue State:	IA		

Deferral Year	Anniversary Date (Date Benefits Available)	Covered Person Age on Anniversary Date	Joint Covered Person Age on Anniversary Date	Lifetime Payment			Rider Death Benefit	
				Benefit Base*	Lifetime Payment Amount	Nursing Home Multiplier Payment Amount**	Benefit Base*	Death Benefit Annual Payment (5 Equal Payments)
At Issue	1/1/15	65	65	\$125,000	\$4,724	\$9,448	\$125,000	N/A
1	1/1/16	66	66	\$125,000	\$4,878	\$9,756	\$125,000	\$25,000
2	1/1/17	67	67	\$125,000	\$5,008	\$10,016	\$125,000	\$25,000
3	1/1/18	68	68	\$125,000	\$5,144	\$10,282	\$125,000	\$25,000
4	1/1/19	69	69	\$125,000	\$5,282	\$10,555	\$125,000	\$25,000
5	1/1/20	70	70	\$150,000	\$5,416	\$10,833	\$150,000	\$30,000
6	1/1/21	71	71	\$150,000	\$5,552	\$11,116	\$150,000	\$30,000
7	1/1/22	72	72	\$150,000	\$5,691	\$11,403	\$150,000	\$30,000
8	1/1/23	73	73	\$150,000	\$5,832	\$11,695	\$150,000	\$30,000
9	1/1/24	74	74	\$150,000	\$5,975	\$12,000	\$150,000	\$30,000

This hypothetical example is provided only to show a representation of the guaranteed benefits statement. Not intended to predict future results.

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1 Annuity overview

Provides key information regarding your NAC BenefitSolutions annuity.

2 Contract year details

Showcases sequential contract years, allowing you to see how your benefits would change depending on how long you defer your lifetime payments.

3 Lifetime payment amount (LPA) benefits

Offers lifetime payment overview, detailing your benefit base, lifetime payment amount and your nursing home multiplier payment amount upon qualification.

4 Rider death benefit feature

Displays benefits specific to the rider death benefit, including the benefit base and the death benefit annual payment if your beneficiary elected the five payment option.

Contact your financial professional to learn more.

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Power of **125** **150** **175** 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 the accumulation value was reduced by that withdrawal.

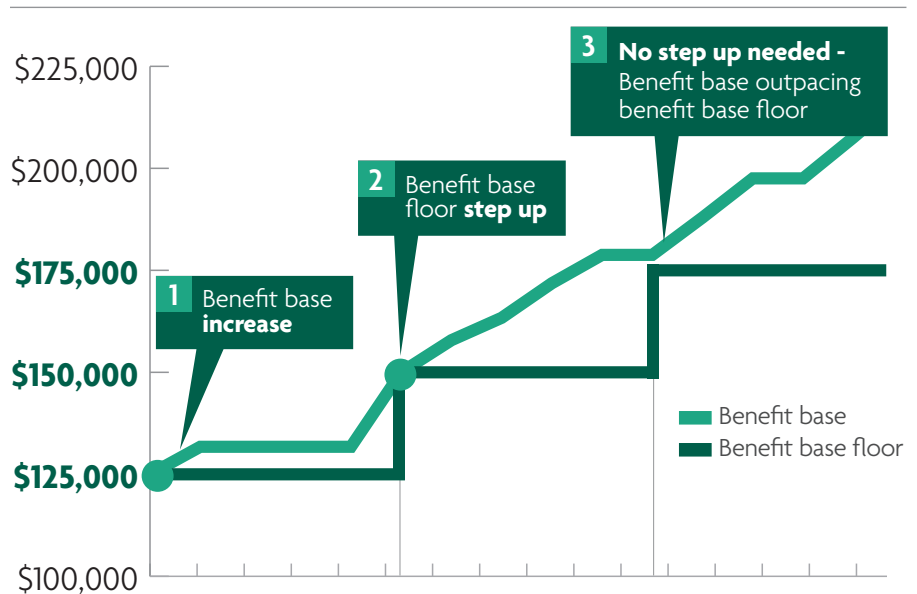
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Hypothetical example



Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Interest credit (%)	4.5	0	0	0	4.5	4.5	3.5	5.5	4	0	4.5	4.5	0	4.5	4.5

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Legacy of



rider death benefit

Feature overview

The rider death benefit on the NAC BenefitSolutions fixed index annuity provides a lasting way to show your loved ones you care even when you are gone. In all states except those listed below, your beneficiaries can choose from one of two rider death benefit options; 1) after the first contract year the benefit base, as of the date of death, paid out in five equal payments over four years with the first payment made upon notification of death; or 2) as a lump sum equal to the premium on the benefits rider issue date, provided no partial surrenders (other than for benefits rider costs) have been taken since the benefits rider issue date.

In the states of AK, CT, HI, IL, MN, MO, NJ, OR, PA, UT, VA and WA, should the unexpected occur, the value of your NAC BenefitSolutions 10 annuity will not be lost. In this case, a named beneficiary would receive the accumulation value as a lump sum. If death occurs after the second contract anniversary, they could instead choose the rider death benefit and receive the lesser of the benefit base or the rider death benefit maximum; 1. paid in five equal payments over four years with the first payment made upon notification of death. If you have taken no withdrawals (other than rider charges), your beneficiaries are guaranteed the option to take a lump sum death benefit that is no less than your premium. 2. Your beneficiaries must choose (and will receive) only one death benefit option.

Client case study

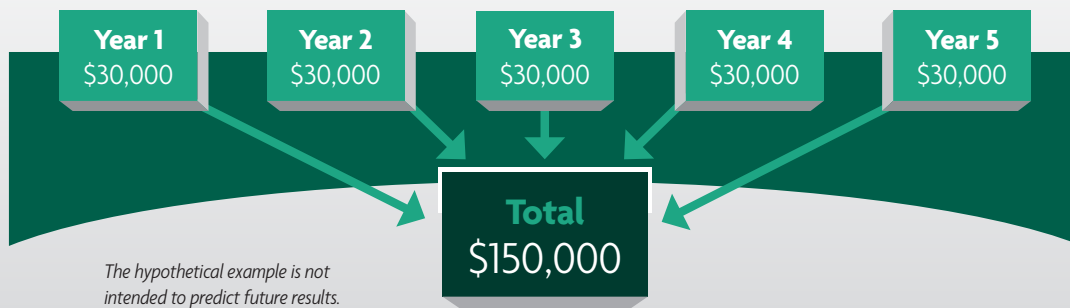
Meet the client. She has been retired for 10 years and through responsible planning, she's been able to enjoy her well-earned retirement. However, one area that always concerned her was how to ensure her retirement savings also allowed her to leave a legacy for her family. She wanted to be prepared so her loved ones were taken care of. Her NAC BenefitSolutions annuity can provide her with the peace of mind through an available enhanced death benefit.

How it works

In this hypothetical scenario, the client unfortunately passed away during contract year six, before ever taking any lifetime payments. Because her NAC BenefitSolutions annuity had a benefit base floor, her premium of \$100,000 provided a \$150,000 death benefit value to her beneficiaries, even with no interest credits from her base contract.

Your beneficiaries may receive five equal annual payments.

Assumptions: Premium \$100,000 - death on contract year 6 - no withdrawals - no interest credits.



The hypothetical example is not intended to predict future results.

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Comfort of



nursing home multiplier

Feature overview

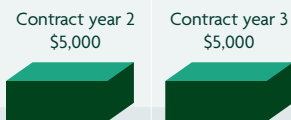
With the nursing home multiplier feature, after the second contract year, the lifetime payment amount on your NAC BenefitSolutions annuity can be doubled if you become confined to a qualified nursing care center for a period of more than 90 consecutive days, and you remain confined to that nursing home in future contract years. This benefit is available as early as age 50, and it can be accessed for up to five annual payments. This benefit does not have to be utilized for a consecutive five year period.

Client case study

Meet the client. He recently retired and has concerns about the expenses of nursing home care should he need it later in his life. He is looking for a retirement income solution that can change and adapt as his life situation may change. The nursing home multiplier feature on his NAC BenefitSolutions annuity can give him comfort knowing his lifetime payment amount (LPA) will double should he need nursing home care.

How it works

Before confinement



- You must wait at least two years after your NAC BenefitSolutions annuity issue date before requesting the nursing home multiplier benefit and you cannot be confined on the issue date.

Hypothetical example. Not intended to predict future results. Other qualification criteria may apply.

Qualifications met and nursing home multiplier elected



- Provided that you have been confined to a qualified nursing home facility for at least 90 consecutive days - and that you remain confined throughout the payout period - the income can continue to be paid out for a maximum of five annual payments. This feature is no longer available when the accumulation value reaches zero.

Nursing home multiplier feature ends



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Foundation of



benefit base floor

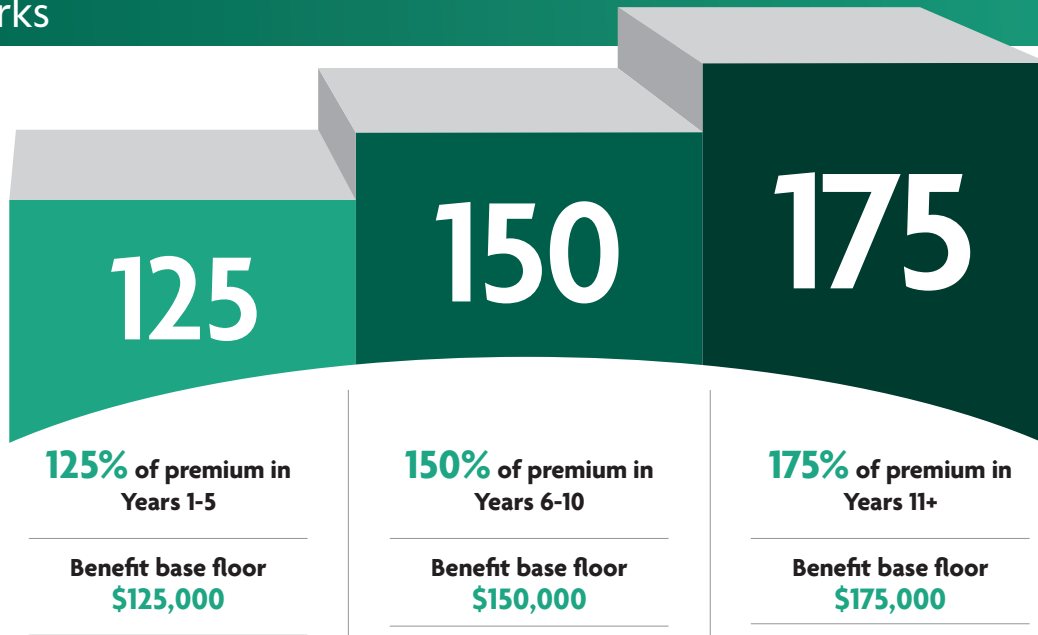
Feature overview

A key feature of the NAC BenefitSolutions fixed index annuity is the benefit base floor. Your benefit base floor is contractually guaranteed and will automatically step-up on the fifth and 10th contract anniversaries. These benefit base “step ups” help to ensure you have a strong foundation for your assets, whether it is for lifetime payments or a rider death benefit. It is important to note that any withdrawals (other than benefits rider costs), including required minimum distributions (RMDs), will reduce the benefit base floor by the same percentage withdrawn from the accumulation value of your contract.

Client case study

Meet the client. He foresees many of his expenses in retirement to be fixed, so he places strong emphasis on guarantees in retirement asset solutions. The benefit base floor helps to provide him peace of mind and stability knowing his lifetime payment amounts (LPAs) are based upon the strong guarantees of the revolutionary 125/150/175 design.

How it works



Hypothetical example assumes \$100,000 premium and no withdrawals.

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