

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

New updates are listed in red.

Our product features vary by state including interest rates, rider and index availability, issue ages, and more. This state availability chart along with the forms chart, and the interest rate sheet are vital to understanding state approvals and product feature variations in your state.

Questions? Call Sales
Support at **866-322-7066**.

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Abbreviation key

No NHW	No nursing home waiver
No multiplier	No LPA multiplier or nursing home multiplier
No 2yrPtP	No Two-year Point-to-Point crediting method

Issue age state variations

State	Product	Issue age
California	North American Charter Plus	0-52, 14 year
Indiana	North American Charter Plus	0-74, 14 year
New Hampshire	North American Charter Plus	0-74, 14 year

Other notes

- **Issue age:** If the owner(s) or annuitant(s) has a birthday (prior to the contract being issued) that causes their age to be higher than the maximum issue age for that fixed annuity, North American will not issue the policy.
- **Non-qualified stretch:** Non-qualified stretch is available at the time of death claim on most **inforce annuities** including traditional fixed, fixed index, and multi-year guarantee annuities. If the inforce contract had a guaranteed lifetime withdrawal benefit (GLWB), and has any remaining accumulation value, the GLWB will terminate and the remaining accumulation value (death benefit) is eligible for non-qualified stretch. **For new business**, non-qualified stretch is available on Performance Choice[®] 8, and NAC VersaChoiceSM 10 (with or without optional enhanced liquidity benefit rider; not available if a GLWB is elected. *Non-qualified stretch is only available for natural owners; not on trusts, estates, corporations, etc.*
- **Inherited IRAs (date of death on or before 12-31-19):** Products available for rollover from an established inherited IRA include North American Charter Plus series, NAC Guarantee PlusSM series, Performance Choice[®] 8, and NAC VersaChoiceSM 10, and North American Income.
- **Inherited IRAs (date of death on or after 1-1-20):** Available on Performance Choice 8 fixed index annuity and North American Income single premium immediate annuity (5-9 period certain). *North American Income is only available on externally funded inherited IRAs. Inherited IRAs are only available for natural owners; not on trusts, estates, corporations, etc.*
- **403(b):** Not available with the NAC VersaChoiceSM 10 and NAC BenefitSolutions[®] 10 fixed index annuities. \$50/month 403(b) salary reduction is only available on Performance Choice. 403(b) loans are not allowed on Income Pay ProSM.
- Now accepting 403(b) business in Texas.

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REV 1-10-23

State availability chart effective Jan. 10, 2023

New updates are listed in red.



	Fixed index annuities					MYGA	
	Income Pay Pro SM	NAC VersaChoice SM	North American Charter Plus		NAC BenefitSolutions [®]	Performance Choice [®]	NAC Guarantee Plus SM
	10 year	10 year	10 year	14 year	10 year	8	3, 5, 7 years
AK	X	X	X		X	X	X
AL	X	X	X	X	X	X	X
AZ	X	X	X	X	X	X	X
AR	X	X	X	X	X	X	X
CA	No multiplier	X	X	X	No multiplier	X	3, 5 yr only
CO	X	X	X	X	X	X	X
CT	X	X	X		X	X	X
DE	X	X	X		X	X	X
DC	X	X	X	X	X	X	X
FL	X	X	X	X	X	X	3, 5 yr only
GA	X	X	X	X	X	X	X
HI	X	X	X		X	X	X
ID	X	X	X			X	X
IL	X	X	X	X	X	X	X
IN	X	X	X	X	X	X	X
IA	X	X	X	X	X	X	X
KS	X	X	X	X	X	X	X
KY	X	X	X	X	X	X	X
LA	X	X	X	X	X	X	X
ME	X	X	X	X	X	X	X
MD	X	X	X	X	X	X	X
MA	X	X	No NHW		No NHW	No NHW	X
MI	X	X	X	X	X	X	X
MN	X	X	X		X	X	X
MS	X	X	X	X	X	X	X
MO	X	X	X		X	X	X
MT	X	X	X		X	X	X
NE	X	X	X	X	X	X	X
NV	X	X	X		X	X	X
NH	X	X	No 2yrPtP		X	X	X
NJ	X	X	X		X	X	X
NM	X	X	X	X	X	X	X
NC	X	X	X	X	X	X	X
ND	X	X	X	X	X	X	X
OH	X	X	X		X	X	X
OK	X	X	X		X	X	X
OR	X	X	X		X	X	X
PA	X	X	X		X	X	X
RI	X	X	X	X	X	X	X
SC	X	X	X		X	X	X
SD	X	X	X	X	X	X	No NHW
TN	X	X	X	X	X	X	X
TX	X	X	X		X	X	X
UT	X	X	X		X	X	X
VT	X	X	X	X	X	X	X
VA	X	X	X		X	X	X
WA	X	X	X		X	X	X
WV	X	X	X	X	X	X	X
WI	X	X	X	X	X	X	X
WY	X	X	X	X	X	X	X

North American Income SPIA is available in all states. 403(b) is not available.

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