

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



NAC BenefitSolutions[®]

fixed index annuity



Guaranteed lifetime payment amount

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Guaranteed annual lifetime payment amounts based on a \$100,000 premium with no withdrawals taken over the 20 year period.

Single life payout

| Issue age | LPA deferral years | | | | | | | | | | | Issue age | LPA deferral years | | | | | |
|-----------|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|-----------|--------------------|----------|----------|----------|----------|----------|
| | At issue | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 | | Year 11 | Year 12 | Year 13 | Year 14 | Year 15 | Year 20 |
| 40 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$11,218 | 40 | \$11,288 | \$11,340 | \$11,410 | \$11,463 | \$11,655 | \$12,040 |
| 41 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9,735 | 11,358 | 41 | 11,358 | 11,358 | 11,410 | 11,498 | 11,655 | 12,093 |
| 42 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9,555 | 9,810 | 11,445 | 42 | 11,445 | 11,445 | 11,445 | 11,550 | 11,690 | 12,180 |
| 43 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9,270 | 9,615 | 9,855 | 11,498 | 43 | 11,498 | 11,498 | 11,498 | 11,638 | 11,743 | 12,285 |
| 44 | 0 | 0 | 0 | 0 | 0 | 0 | 8,865 | 9,345 | 9,660 | 9,900 | 11,550 | 44 | 11,550 | 11,550 | 11,550 | 11,708 | 11,795 | 12,390 |
| 45 | 0 | 0 | 0 | 0 | 0 | 8,580 | 8,970 | 9,390 | 9,675 | 9,900 | 11,550 | 45 | 11,550 | 11,603 | 11,655 | 11,848 | 11,900 | 12,548 |
| 46 | 0 | 0 | 0 | 0 | 7,050 | 8,580 | 8,985 | 9,390 | 9,675 | 9,900 | 11,550 | 46 | 11,550 | 11,620 | 11,708 | 11,900 | 11,988 | 12,670 |
| 47 | 0 | 0 | 0 | 6,825 | 7,150 | 8,655 | 9,060 | 9,465 | 9,705 | 9,930 | 11,585 | 47 | 11,585 | 11,690 | 11,795 | 11,988 | 12,093 | 12,828 |
| 48 | 0 | 0 | 6,688 | 6,913 | 7,250 | 8,730 | 9,120 | 9,525 | 9,750 | 10,005 | 11,673 | 48 | 11,673 | 11,795 | 11,935 | 12,128 | 12,250 | 13,038 |
| 49 | 0 | 6,550 | 6,775 | 7,013 | 7,338 | 8,805 | 9,195 | 9,600 | 9,795 | 10,080 | 11,760 | 49 | 11,760 | 11,900 | 12,075 | 12,250 | 12,408 | 13,230 |
| 50 | 6,325 | 6,650 | 6,875 | 7,113 | 7,438 | 8,925 | 9,270 | 9,675 | 9,855 | 10,140 | 11,830 | 50 | 11,830 | 12,023 | 12,198 | 12,390 | 12,583 | 13,440 |
| 51 | 6,375 | 6,700 | 6,950 | 7,175 | 7,488 | 8,985 | 9,345 | 9,735 | 9,945 | 10,275 | 11,988 | 51 | 12,023 | 12,250 | 12,425 | 12,618 | 12,793 | 13,650 |
| 52 | 6,425 | 6,750 | 7,013 | 7,238 | 7,538 | 9,045 | 9,420 | 9,780 | 10,050 | 10,395 | 12,128 | 52 | 12,233 | 12,460 | 12,653 | 12,828 | 13,020 | 13,860 |
| 53 | 6,475 | 6,800 | 7,075 | 7,313 | 7,588 | 9,105 | 9,510 | 9,840 | 10,155 | 10,515 | 12,268 | 53 | 12,425 | 12,688 | 12,880 | 13,055 | 13,230 | 14,070 |
| 54 | 6,525 | 6,838 | 7,150 | 7,375 | 7,625 | 9,150 | 9,585 | 9,900 | 10,260 | 10,650 | 12,425 | 54 | 12,618 | 12,915 | 13,090 | 13,265 | 13,440 | 14,263 |
| 55 | 6,575 | 6,888 | 7,213 | 7,450 | 7,675 | 9,210 | 9,660 | 9,960 | 10,365 | 10,770 | 12,565 | 55 | 12,828 | 13,143 | 13,318 | 13,493 | 13,668 | 14,473 |
| 56 | 6,638 | 6,950 | 7,288 | 7,538 | 7,775 | 9,330 | 9,765 | 10,110 | 10,545 | 10,980 | 12,810 | 56 | 13,073 | 13,318 | 13,493 | 13,668 | 13,843 | 14,665 |
| 57 | 6,700 | 7,013 | 7,375 | 7,638 | 7,875 | 9,450 | 9,855 | 10,275 | 10,725 | 11,190 | 13,055 | 57 | 13,300 | 13,510 | 13,685 | 13,843 | 14,018 | 14,858 |
| 58 | 6,763 | 7,075 | 7,450 | 7,738 | 7,963 | 9,570 | 9,945 | 10,440 | 10,905 | 11,385 | 13,283 | 58 | 13,545 | 13,685 | 13,860 | 14,018 | 14,193 | 15,050 |
| 59 | 6,825 | 7,138 | 7,525 | 7,838 | 8,063 | 9,705 | 10,035 | 10,605 | 11,100 | 11,595 | 13,528 | 59 | 13,790 | 13,878 | 14,035 | 14,210 | 14,368 | 15,260 |
| 60 | 6,888 | 7,200 | 7,613 | 7,925 | 8,163 | 9,855 | 10,140 | 10,755 | 11,280 | 11,805 | 13,773 | 60 | 14,018 | 14,053 | 14,210 | 14,385 | 14,543 | 15,470 |
| 61 | 7,000 | 7,350 | 7,750 | 8,063 | 8,288 | 10,005 | 10,290 | 10,890 | 11,370 | 11,880 | 13,860 | 61 | 14,053 | 14,158 | 14,333 | 14,490 | 14,648 | 15,645 |
| 62 | 7,113 | 7,500 | 7,900 | 8,188 | 8,413 | 10,155 | 10,440 | 11,010 | 11,475 | 11,955 | 13,948 | 62 | 14,088 | 14,280 | 14,438 | 14,595 | 14,753 | 15,820 |
| 63 | 7,225 | 7,638 | 8,050 | 8,313 | 8,538 | 10,305 | 10,590 | 11,130 | 11,580 | 12,030 | 14,035 | 63 | 14,123 | 14,385 | 14,543 | 14,700 | 14,858 | 15,995 |
| 64 | 7,338 | 7,788 | 8,188 | 8,438 | 8,663 | 10,455 | 10,740 | 11,265 | 11,685 | 12,105 | 14,123 | 64 | 14,158 | 14,508 | 14,648 | 14,805 | 14,963 | 16,170 |
| 65 | 7,450 | 7,938 | 8,338 | 8,563 | 8,788 | 10,605 | 10,890 | 11,385 | 11,790 | 12,195 | 14,228 | 65 | 14,228 | 14,613 | 14,770 | 14,910 | 15,068 | 16,345 |
| 66 | 7,525 | 8,013 | 8,413 | 8,675 | 8,938 | 10,755 | 11,070 | 11,565 | 11,985 | 12,405 | 14,473 | 66 | 14,473 | 14,840 | 14,998 | 15,138 | 15,278 | 16,363 |
| 67 | 7,600 | 8,088 | 8,475 | 8,775 | 9,075 | 10,920 | 11,235 | 11,730 | 12,180 | 12,615 | 14,718 | 67 | 14,753 | 15,068 | 15,208 | 15,348 | 15,488 | 16,363 |
| 68 | 7,675 | 8,150 | 8,550 | 8,888 | 9,225 | 11,070 | 11,415 | 11,910 | 12,375 | 12,840 | 14,980 | 68 | 15,033 | 15,278 | 15,435 | 15,575 | 15,715 | 16,363 |
| 69 | 7,750 | 8,225 | 8,625 | 8,988 | 9,363 | 11,235 | 11,580 | 12,075 | 12,555 | 13,050 | 15,225 | 69 | 15,313 | 15,505 | 15,645 | 15,785 | 15,925 | 16,380 |
| 70 | 7,825 | 8,300 | 8,700 | 9,100 | 9,500 | 11,400 | 11,745 | 12,255 | 12,750 | 13,260 | 15,470 | 70 | 15,575 | 15,733 | 15,855 | 15,995 | 16,135 | 16,380 |
| 71 | 7,925 | 8,388 | 8,775 | 9,150 | 9,563 | 11,475 | 11,895 | 12,390 | 12,885 | 13,350 | 15,575 | 71 | 15,733 | 15,820 | 15,943 | 16,030 | 16,135 | 16,398 |
| 72 | 8,025 | 8,463 | 8,863 | 9,188 | 9,625 | 11,550 | 12,030 | 12,525 | 13,020 | 13,440 | 15,680 | 72 | 15,890 | 15,925 | 16,013 | 16,048 | 16,153 | 16,398 |
| 73 | 8,125 | 8,550 | 8,938 | 9,238 | 9,688 | 11,625 | 12,165 | 12,660 | 13,155 | 13,530 | 15,785 | 73 | 16,048 | 16,048 | 16,100 | 16,100 | 16,153 | 16,398 |
| 74 | 8,225 | 8,625 | 9,025 | 9,275 | 9,750 | 11,700 | 12,300 | 12,795 | 13,290 | 13,620 | 15,890 | 74 | 16,205 | 16,205 | 16,240 | 16,240 | 16,240 | 16,415 |
| 75 | 8,325 | 8,713 | 9,100 | 9,325 | 9,813 | 11,775 | 12,435 | 12,930 | 13,425 | 13,710 | 15,995 | 75 | 16,345 | 16,345 | 16,363 | 16,363 | 16,363 | 16,415 |
| 76 | 8,388 | 8,813 | 9,200 | 9,475 | 9,938 | 11,925 | 12,525 | 13,005 | 13,455 | 13,740 | 16,030 | 76 | 16,363 | 16,363 | 16,363 | 16,363 | 16,363 | 16,415 |
| 77 | 8,450 | 8,900 | 9,288 | 9,625 | 10,075 | 12,090 | 12,615 | 13,065 | 13,485 | 13,770 | 16,065 | 77 | 16,363 | 16,363 | 16,363 | 16,363 | 16,363 | 16,433 |
| 78 | 8,513 | 9,000 | 9,388 | 9,763 | 10,200 | 12,240 | 12,720 | 13,140 | 13,515 | 13,800 | 16,100 | 78 | 16,363 | 16,363 | 16,380 | 16,380 | 16,380 | 16,433 |
| 79 | 8,575 | 9,100 | 9,488 | 9,913 | 10,325 | 12,390 | 12,810 | 13,215 | 13,545 | 13,830 | 16,135 | 79 | 16,363 | 16,363 | 16,380 | 16,380 | 16,380 | 16,433 |

Guaranteed annual lifetime payment amounts based on a \$100,000 premium with no withdrawals taken over the 20 year period.

Joint life payout

| Issue age | LPA deferral years | | | | | | | | | | | Issue age | LPA deferral years | | | | | |
|-----------|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|-----------|--------------------|---------|---------|---------|---------|----------|
| | At issue | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 | | Year 11 | Year 12 | Year 13 | Year 14 | Year 15 | Year 20 |
| 40 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$9,538 | 40 | \$9,590 | \$9,643 | \$9,695 | \$9,748 | \$9,905 | \$10,238 |
| 41 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8,280 | 9,660 | 41 | 9,660 | 9,660 | 9,695 | 9,765 | 9,905 | 10,290 |
| 42 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8,130 | 8,340 | 9,730 | 42 | 9,730 | 9,730 | 9,730 | 9,818 | 9,923 | 10,343 |
| 43 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7,875 | 8,160 | 8,370 | 9,765 | 43 | 9,765 | 9,765 | 9,765 | 9,888 | 9,975 | 10,430 |
| 44 | 0 | 0 | 0 | 0 | 0 | 0 | 7,530 | 7,935 | 8,205 | 8,415 | 9,818 | 44 | 9,818 | 9,818 | 9,818 | 9,958 | 10,028 | 10,535 |
| 45 | 0 | 0 | 0 | 0 | 0 | 7,290 | 7,635 | 7,980 | 8,220 | 8,415 | 9,818 | 45 | 9,818 | 9,853 | 9,905 | 10,080 | 10,115 | 10,675 |
| 46 | 0 | 0 | 0 | 0 | 6,000 | 7,290 | 7,635 | 7,980 | 8,220 | 8,415 | 9,818 | 46 | 9,818 | 9,888 | 9,958 | 10,115 | 10,185 | 10,763 |
| 47 | 0 | 0 | 0 | 5,800 | 6,075 | 7,350 | 7,695 | 8,040 | 8,250 | 8,445 | 9,853 | 47 | 9,853 | 9,923 | 10,028 | 10,185 | 10,273 | 10,903 |
| 48 | 0 | 0 | 5,688 | 5,875 | 6,163 | 7,410 | 7,755 | 8,100 | 8,295 | 8,505 | 9,923 | 48 | 9,923 | 10,028 | 10,133 | 10,308 | 10,413 | 11,078 |
| 49 | 0 | 5,575 | 5,763 | 5,963 | 6,238 | 7,485 | 7,815 | 8,160 | 8,325 | 8,565 | 9,993 | 49 | 9,993 | 10,115 | 10,255 | 10,413 | 10,553 | 11,253 |
| 50 | 5,375 | 5,650 | 5,850 | 6,038 | 6,325 | 7,590 | 7,875 | 8,220 | 8,370 | 8,625 | 10,063 | 50 | 10,063 | 10,220 | 10,378 | 10,535 | 10,693 | 11,428 |
| 51 | 5,425 | 5,688 | 5,900 | 6,100 | 6,363 | 7,635 | 7,950 | 8,265 | 8,460 | 8,730 | 10,185 | 51 | 10,220 | 10,413 | 10,570 | 10,728 | 10,868 | 11,603 |
| 52 | 5,463 | 5,738 | 5,963 | 6,163 | 6,400 | 7,680 | 8,010 | 8,310 | 8,550 | 8,835 | 10,308 | 52 | 10,395 | 10,605 | 10,763 | 10,903 | 11,060 | 11,778 |
| 53 | 5,500 | 5,775 | 6,013 | 6,213 | 6,450 | 7,740 | 8,085 | 8,370 | 8,640 | 8,940 | 10,430 | 53 | 10,570 | 10,798 | 10,938 | 11,095 | 11,253 | 11,953 |
| 54 | 5,550 | 5,813 | 6,075 | 6,275 | 6,488 | 7,785 | 8,145 | 8,415 | 8,715 | 9,045 | 10,553 | 54 | 10,728 | 10,973 | 11,130 | 11,288 | 11,428 | 12,128 |
| 55 | 5,588 | 5,863 | 6,138 | 6,325 | 6,525 | 7,830 | 8,220 | 8,460 | 8,805 | 9,150 | 10,675 | 55 | 10,903 | 11,165 | 11,323 | 11,463 | 11,620 | 12,303 |
| 56 | 5,638 | 5,913 | 6,200 | 6,413 | 6,613 | 7,935 | 8,295 | 8,595 | 8,970 | 9,330 | 10,885 | 56 | 11,113 | 11,323 | 11,480 | 11,620 | 11,760 | 12,460 |
| 57 | 5,700 | 5,963 | 6,263 | 6,488 | 6,688 | 8,025 | 8,370 | 8,730 | 9,120 | 9,510 | 11,095 | 57 | 11,305 | 11,480 | 11,620 | 11,778 | 11,918 | 12,618 |
| 58 | 5,750 | 6,013 | 6,338 | 6,575 | 6,775 | 8,130 | 8,460 | 8,880 | 9,270 | 9,690 | 11,305 | 58 | 11,515 | 11,638 | 11,778 | 11,918 | 12,058 | 12,793 |
| 59 | 5,800 | 6,063 | 6,400 | 6,663 | 6,850 | 8,250 | 8,535 | 9,015 | 9,435 | 9,855 | 11,498 | 59 | 11,708 | 11,795 | 11,935 | 12,075 | 12,215 | 12,968 |
| 60 | 5,850 | 6,125 | 6,463 | 6,738 | 6,938 | 8,370 | 8,610 | 9,150 | 9,585 | 10,035 | 11,708 | 60 | 11,918 | 11,953 | 12,093 | 12,215 | 12,355 | 13,143 |
| 61 | 5,950 | 6,250 | 6,588 | 6,850 | 7,050 | 8,505 | 8,745 | 9,255 | 9,675 | 10,095 | 11,778 | 61 | 11,935 | 12,040 | 12,180 | 12,320 | 12,443 | 13,300 |
| 62 | 6,050 | 6,375 | 6,713 | 6,950 | 7,150 | 8,625 | 8,865 | 9,360 | 9,750 | 10,155 | 11,848 | 62 | 11,970 | 12,128 | 12,268 | 12,408 | 12,530 | 13,440 |
| 63 | 6,138 | 6,500 | 6,838 | 7,063 | 7,263 | 8,760 | 9,000 | 9,465 | 9,840 | 10,230 | 11,935 | 63 | 12,005 | 12,233 | 12,355 | 12,495 | 12,618 | 13,598 |
| 64 | 6,238 | 6,625 | 6,963 | 7,175 | 7,363 | 8,895 | 9,135 | 9,570 | 9,930 | 10,290 | 12,005 | 64 | 12,040 | 12,320 | 12,460 | 12,583 | 12,705 | 13,738 |
| 65 | 6,338 | 6,750 | 7,088 | 7,275 | 7,475 | 9,015 | 9,255 | 9,690 | 10,020 | 10,365 | 12,093 | 65 | 12,093 | 12,425 | 12,548 | 12,688 | 12,810 | 13,895 |
| 66 | 6,400 | 6,813 | 7,150 | 7,375 | 7,600 | 9,150 | 9,405 | 9,825 | 10,185 | 10,545 | 12,303 | 66 | 12,303 | 12,618 | 12,740 | 12,863 | 12,985 | 13,913 |
| 67 | 6,463 | 6,875 | 7,213 | 7,463 | 7,713 | 9,270 | 9,555 | 9,975 | 10,350 | 10,725 | 12,513 | 67 | 12,548 | 12,810 | 12,933 | 13,055 | 13,178 | 13,913 |
| 68 | 6,525 | 6,938 | 7,275 | 7,550 | 7,838 | 9,405 | 9,690 | 10,125 | 10,515 | 10,905 | 12,723 | 68 | 12,775 | 12,985 | 13,108 | 13,230 | 13,353 | 13,913 |
| 69 | 6,588 | 7,000 | 7,338 | 7,638 | 7,963 | 9,555 | 9,840 | 10,275 | 10,680 | 11,085 | 12,933 | 69 | 13,020 | 13,178 | 13,300 | 13,423 | 13,528 | 13,913 |
| 70 | 6,650 | 7,063 | 7,400 | 7,738 | 8,075 | 9,690 | 9,990 | 10,410 | 10,845 | 11,280 | 13,160 | 70 | 13,248 | 13,370 | 13,493 | 13,598 | 13,720 | 13,930 |
| 71 | 6,738 | 7,125 | 7,463 | 7,775 | 8,125 | 9,750 | 10,110 | 10,530 | 10,950 | 11,355 | 13,248 | 71 | 13,370 | 13,458 | 13,545 | 13,615 | 13,720 | 13,930 |
| 72 | 6,825 | 7,200 | 7,525 | 7,813 | 8,188 | 9,825 | 10,215 | 10,635 | 11,070 | 11,430 | 13,335 | 72 | 13,510 | 13,545 | 13,615 | 13,650 | 13,720 | 13,930 |
| 73 | 6,913 | 7,263 | 7,600 | 7,850 | 8,238 | 9,885 | 10,335 | 10,755 | 11,175 | 11,505 | 13,423 | 73 | 13,633 | 13,633 | 13,685 | 13,685 | 13,738 | 13,948 |
| 74 | 6,988 | 7,338 | 7,663 | 7,888 | 8,288 | 9,945 | 10,455 | 10,875 | 11,295 | 11,580 | 13,510 | 74 | 13,773 | 13,773 | 13,790 | 13,790 | 13,790 | 13,948 |
| 75 | 7,075 | 7,400 | 7,738 | 7,925 | 8,338 | 10,005 | 10,575 | 10,980 | 11,415 | 11,655 | 13,598 | 75 | 13,895 | 13,895 | 13,913 | 13,913 | 13,913 | 13,948 |
| 76 | 7,125 | 7,488 | 7,813 | 8,050 | 8,450 | 10,140 | 10,650 | 11,055 | 11,430 | 11,685 | 13,633 | 76 | 13,895 | 13,895 | 13,913 | 13,913 | 13,913 | 13,965 |
| 77 | 7,188 | 7,563 | 7,900 | 8,175 | 8,563 | 10,275 | 10,725 | 11,115 | 11,460 | 11,700 | 13,650 | 77 | 13,913 | 13,913 | 13,913 | 13,913 | 13,913 | 13,965 |
| 78 | 7,238 | 7,650 | 7,975 | 8,300 | 8,663 | 10,395 | 10,800 | 11,175 | 11,490 | 11,730 | 13,685 | 78 | 13,913 | 13,913 | 13,913 | 13,913 | 13,913 | 13,965 |
| 79 | 7,288 | 7,725 | 8,063 | 8,425 | 8,775 | 10,530 | 10,890 | 11,235 | 11,505 | 11,760 | 13,720 | 79 | 13,913 | 13,913 | 13,913 | 13,913 | 13,913 | 13,965 |