

FOR MORE INFORMATION, CONTACT NORTH AMERICAN SALES SUPPORT AT 866-322-7066 (Phone), 866-322-5933 (Fax), or visit www.NorthAmericanCompany.com

FIXED INDEX ANNUITIES

NAC BenefitSolutionsSM 10 and 14 forms NA1006A, SP1006A.10YR, SP1006A.14YR

			APPLIES TO BOTH 10 AND 14-YEAR OPTIONS	
SURRENDER CHARGE OPTIONS	ISSUE AGES	SURRENDER CHARGES ¹	CREDITING METHODS & INDEX ACCOUNTS	RIDERS ²
10 Year Option	40-79 May Vary by State	1..... 10% 6..... 8%	<p>CREDITING METHODS & INDEX ACCOUNTS</p> <p>Monthly Point-to-Point w/Cap; Index Accounts: S&P 500[®], Nasdaq 100[®]</p> <p>Monthly Average-w/P-Rate; Index Accounts: S&P 500[®], DJIA[®] Annual Point-to-Point w/Cap; Index Account: S&P 500[®]</p> <p>Annual Point-to-Point w/Margin: Index Account: S&P 500[®] Low Volatility Daily Risk Control 5% (not available in all states)</p> <p>PLUS a Fixed Account⁵</p>	<p>RIDERS²</p> <p>Nursing Home Confinement Waiver</p> <p>Benefits Rider</p> <ul style="list-style-type: none"> • Rider Charge: 1.20% of Benefit Base, deducted as a partial surrender from Accumulation Value • Benefit Base: Benefit Base, less any proportional adjustments for Partial Surrenders, plus Benefit Base increases, and never less than the Benefit Base Floor adjusted for Partial Surrenders • Benefit Base Floor: <ul style="list-style-type: none"> In years 1-5: 120% of Premium, less any proportional adjustments for Partial Surrenders; In years 6-10: 140% of Premium, less any proportional adjustments for Partial Surrenders; In years 11+: 160% of Premium, less any proportional adjustments for Partial Surrenders • Benefit Base Increase: Each year for the first 20 Contract Years, 100% of the weighted average percentage change in the fixed and indexed accounts
		2..... 10% 7..... 7%		
14 Year Option	40-75 May Vary by State (0-65 in CA)	3..... 9% 8..... 6%	<p>MINIMUM PREMIUM</p> <p>Single Premium, \$20,000 (Non-Qualified & Qualified)</p> <p>PENALTY-FREE WITHDRAWAL³</p> <p>Once per year after the first contract anniversary, you may withdraw without surrender charge or Market Value Adjustment up to 5% (10% if no withdrawals taken in the prior year after second contract anniversary) of your Accumulation Value.</p>	
		4..... 9% 9..... 4%		
		5..... 8% 10..... 2%		
		1..... 12% 8..... 7%		
		2..... 12% 9..... 6%		
		3..... 11% 10..... 5%		
		4..... 11% 11..... 4%		
5..... 10% 12..... 3%				
6..... 9% 13..... 2%				
7..... 8% 14..... 1%				



NAC BenefitSolutionsSM II form ICC14-NA1006A, ICC14-SP1006A.7YR

ISSUE AGES	SURRENDER CHARGES ¹	CREDITING METHODS & INDEX ACCOUNTS	RIDERS ²
40-85		Monthly Point-to-Point w/Cap; Index Accounts: S&P 500 [®] , Nasdaq 100 [®]	<p>RIDERS²</p> <p>Nursing Home Confinement Waiver</p> <p>Benefits Rider</p> <ul style="list-style-type: none"> • Rider Charge: 1.20% of Benefit Base, deducted as a partial surrender from Accumulation Value • Benefit Base: Benefit Base, less any proportional adjustments for Partial Surrenders, plus Benefit Base increases, and never less than the Benefit Base Floor adjusted for Partial Surrenders • Benefit Base Floor: <ul style="list-style-type: none"> In years 1-5: 120% of Premium, less any proportional adjustments for Partial Surrenders; In years 6-10: 140% of Premium, less any proportional adjustments for Partial Surrenders; In years 11+: 160% of Premium, less any proportional adjustments for Partial Surrenders • Benefit Base Increase: Each year for the first 20 Contract Years, 100% of the weighted average percentage change in the fixed and indexed accounts
	1..... 7%	Monthly Average-w/P-Rate; Index Accounts: S&P 500 [®] , DJIA [®] Annual Point-to-Point w/Cap; Index Account: S&P 500 [®]	
	2..... 6%	Annual Point-to-Point w/Margin: Index Account: S&P 500 [®] Low Volatility Daily Risk Control 5% (not available in all states)	
	3..... 5%	PLUS a Fixed Account ⁵	
	4..... 4%	MINIMUM PREMIUM	
	5..... 3%	Single Premium, \$20,000 (Non-Qualified & Qualified)	
	6..... 2%	PENALTY-FREE WITHDRAWAL³	
7..... 1%	Once per year after the first contract anniversary, you may withdraw without surrender charge or Market Value Adjustment up to 5% (10% if no withdrawals taken in the prior year after second contract anniversary) of your Accumulation Value.		

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FIXED INDEX ANNUITIES

NAC RetireChoice® 10 and 14 forms LS160A, PS160A.10YR.14, PS160A.14YR.14

				APPLIES TO BOTH 10 AND 14-YEAR OPTIONS																													
SURRENDER CHARGE OPTIONS	PREMIUM BONUS ^{6,7}	ISSUE AGES	SURRENDER CHARGES ¹	CREDITING METHODS & INDEX ACCOUNTS																													
10 Year Option	 2.5% for first five years	0-79 May Vary by State	<table border="0"> <tr> <td>1..... 10%</td> <td>6..... 8%</td> </tr> <tr> <td>2..... 10%</td> <td>7..... 7%</td> </tr> <tr> <td>3..... 9%</td> <td>8..... 6%</td> </tr> <tr> <td>4..... 9%</td> <td>9..... 4%</td> </tr> <tr> <td>5..... 8%</td> <td>10..... 2%</td> </tr> </table> <p>Premium Bonus Recapture⁷:</p> <table border="0"> <tr> <td>1..... 100%</td> <td>6..... 50%</td> </tr> <tr> <td>2..... 90%</td> <td>7..... 40%</td> </tr> <tr> <td>3..... 80%</td> <td>8..... 30%</td> </tr> <tr> <td>4..... 70%</td> <td>9..... 20%</td> </tr> <tr> <td>5..... 60%</td> <td>10..... 10%</td> </tr> </table>	1..... 10%	6..... 8%	2..... 10%	7..... 7%	3..... 9%	8..... 6%	4..... 9%	9..... 4%	5..... 8%	10..... 2%	1..... 100%	6..... 50%	2..... 90%	7..... 40%	3..... 80%	8..... 30%	4..... 70%	9..... 20%	5..... 60%	10..... 10%	<p>Monthly Point-to-Point w/Cap; Index Accounts: S&P 500[®], Nasdaq 100[®]</p> <p>Monthly Average-w/P-Rate; Index Accounts: S&P 500[®], DJIA[®], S&P MidCap 400[®]</p> <p>Annual Point-to-Point w/Cap; Index Accounts: S&P 500[®], DJIA[®], S&P MidCap 400[®], Nasdaq 100[®], LBMA Afternoon (PM) Gold Price</p> <p>Annual Point-to-Point w/Margin; Index Account: S&P 500[®] Low Volatility Daily Risk Control 5% (not available in all states)</p> <p>Two-Year Point-to-Point w/Margin; Index Account: S&P 500[®] Low Volatility Daily Risk Control 8% (not available in all states)</p> <p>Biennial (also known as Term) Point-to-Point w/Cap; Index Account: S&P 500[®]</p> <p>Inverse Performance Trigger-Declared Performance Rate; Index Account: S&P 500[®] PLUS a Fixed Account⁵</p> <p>MINIMUM PREMIUM \$20,000 (Non-Qualified & Qualified) Premium banding on rates</p> <p>Low Band: \$20,000 - \$249,999 (Non-Qualified and Qualified)</p> <p>High Band: \$250,000 or more (Non-Qualified and Qualified)</p>									
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14 Year Option	 3% for first five years	0-75 May Vary by State (0-54 in TX) (0-65 in CA)	<table border="0"> <tr> <td>1..... 10%</td> <td>8..... 7%</td> </tr> <tr> <td>2..... 10%</td> <td>9..... 6%</td> </tr> <tr> <td>3..... 10%</td> <td>10..... 5%</td> </tr> <tr> <td>4..... 10%</td> <td>11..... 4%</td> </tr> <tr> <td>5..... 10%</td> <td>12..... 3%</td> </tr> <tr> <td>6..... 9%</td> <td>13..... 2%</td> </tr> <tr> <td>7..... 8%</td> <td>14..... 1%</td> </tr> </table> <p>Premium Bonus Recapture⁷:</p> <table border="0"> <tr> <td>1..... 100%</td> <td>8..... 65%</td> </tr> <tr> <td>2..... 95%</td> <td>9..... 60%</td> </tr> <tr> <td>3..... 90%</td> <td>10..... 50%</td> </tr> <tr> <td>4..... 85%</td> <td>11..... 40%</td> </tr> <tr> <td>5..... 80%</td> <td>12..... 30%</td> </tr> <tr> <td>6..... 75%</td> <td>13..... 20%</td> </tr> <tr> <td>7..... 70%</td> <td>14..... 10%</td> </tr> </table>	1..... 10%	8..... 7%	2..... 10%	9..... 6%	3..... 10%	10..... 5%	4..... 10%	11..... 4%	5..... 10%	12..... 3%	6..... 9%	13..... 2%	7..... 8%	14..... 1%	1..... 100%	8..... 65%	2..... 95%	9..... 60%	3..... 90%	10..... 50%	4..... 85%	11..... 40%	5..... 80%	12..... 30%	6..... 75%	13..... 20%	7..... 70%	14..... 10%	<p>PENALTY-FREE WITHDRAWAL³ Once per year after the first anniversary, you may withdraw, without surrender charges or Interest Adjustment, up to 10% of your Accumulation Value.</p> <p>RIDERS²</p> <p>Nursing Home Confinement Waiver (Available issue ages 75 and under)</p> <p>Optional Additional Benefit Rider (ABR) (Features listed below available with election of ABR.)</p> <ul style="list-style-type: none"> Rider cost is 0.55% (10-Year) and 0.60% (14-Year) of Accumulation Value at each contract anniversary during Surrender Charge Period. Premium bonus increases from 3% to 8% for the 14-Year and 2.5% to 5% for the 10-Year. Beginning in year 3, 10% penalty-free withdrawal increases to 20% (maximum) if no withdrawals taken in previous year.⁸ Return of premium is available in the third contract year (available all years in CA) less premium bonus, and any withdrawals or rider charges (excluding the Additional Benefit Rider charge). 5% (10-Year) and 4% (14-Year) Additional Payout Benefit is available on Accumulation Value at payout after the surrender charge period. <p>Income Pay^{®10} NQ & Q - Ages 40 and above</p>	
1..... 10%	8..... 7%																																
2..... 10%	9..... 6%																																
3..... 10%	10..... 5%																																
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* Premium Bonus special may end at any time.

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FIXED INDEX ANNUITIES

NAC IncomeChoiceSM 10

This product is not available with 403(b) business.

forms NA1004A14, SP1004A14.10YR, SP1004A14.14YR

ISSUE AGES	SURRENDER CHARGES ¹	MINIMUM SURRENDER VALUE	CREDITING METHODS & INDEX ACCOUNTS	MINIMUM PREMIUM
40-79 May Vary by State	1..... 10% 6..... 9%	Value never less than Minimum required by state laws at the time of issue where the Contract is delivered.	Monthly Point to-Point w/Cap; Index Accounts: S&P 500 [®] , Nasdaq 100 [®]	\$20,000 (Non-Qualified & Qualified) Premium banding on rates
	2..... 10% 7..... 8%		Monthly Average-w/P-Rate; Index Accounts: S&P 500 [®] , DJIA [®] , S&P MidCap 400 [®]	Low Band: \$20,000 - \$249,999 (Non-Qualified and Qualified)
	3..... 10% 8..... 6%		Annual Point-to-Point w/Cap; Index Accounts: S&P 500 [®] , DJIA [®] , S&P MidCap 400 [®] , Nasdaq 100 [®] , LBMA Afternoon (PM) Gold Price	High Band: \$250,000 or more (Non-Qualified and Qualified)
	4..... 10% 9..... 4%		Annual Point-to-Point w/Margin; Index Account: S&P 500 [®] Low Volatility Daily Risk Control 5% (not available in all states)	PENALTY-FREE WITHDRAWAL⁸ Once per year after the first anniversary, you may withdraw, without surrender charges or Market Value Adjustment, up to 5% of your Accumulation Value.
	5..... 10% 10..... 2%		Two-Year Point-to-Point w/Margin; Index Account: S&P 500 [®] Low Volatility Daily Risk Control 8% (not available in all states)	RIDERS² Nursing Home Confinement Waiver (Available issue ages 75 and under)
TRANSFER OPTION⁴			3-Year Monthly Average w/ Participation Rate; Index Account: S&P 500 [®]	Guaranteed Lifetime Withdrawal Benefit (GLWB) Built-in Feature: • GLWB Bonus of 5% • GLWB Stacking Roll-Up Credit (reference product brochure and product details sheet for details)
After the first contract year and on an annual basis for all Annual Crediting Methods, after the second contract year and every two years for the Two-Year Point-to-Point Crediting Method or after the third contract year and every three years for the 3-year Monthly Average Crediting Method, you may elect to transfer between crediting methods and Index Account options, including the fixed account.			Inverse Performance Trigger-Declared Performance Rate; Index Account: S&P 500 [®]	
			PLUS a Fixed Account ⁵	

North American Charter[®] & North American Precision[®]

see Disclosure page for forms

SURRENDER CHARGE OPTIONS	ISSUE AGES	SURRENDER CHARGES ¹	PREMIUM BONUS ⁶ / ANNUITIZATION BONUS	APPLIES TO BOTH 10 AND 14 YEAR OPTIONS OF CHARTER AND PRECISION	
10 Year Option	0-79 May Vary by State (0-53 in NV) (0-53 in OH) (0-55 in TX)	1..... 15% 6..... 10%	Premium Bonus: 5% first seven years	CREDITING METHODS & INDEX ACCOUNTS Daily Average w/Cap (for Charter); Daily Average w/Par (for Precision) Index Accounts: S&P 500 [®] , DJIA [®] , S&P MidCap 400 [®] , Russell 2000 [®] Index Monthly Point to-Point w/Cap; Index Accounts: S&P 500 [®] , Nasdaq 100 [®] Annual Point to-Point w/Cap (for Charter) Annual Point to-Point w/Par and w/Cap (for Precision) Index Accounts: S&P 500 [®] , EURO STOXX 50 [®] , DJIA [®] , S&P MidCap 400 [®] , Russell 2000 [®] Index, Nasdaq 100 [®] , Hindsight Index Strategy ⁹ Combination of: S&P 500 [®] , EURO STOXX 50 [®] , Russell 2000 [®] Index PLUS a Fixed Account ⁵	MINIMUM PREMIUM \$10,000 (Non-Qualified and Qualified) (\$50/mo. TSA Salary Reduction Required) PENALTY-FREE WITHDRAWAL³ Once per year after the first anniversary, you may withdraw, without surrender charges or Interest Adjustment, up to 10% of your Accumulation Value.
		2..... 14% 7..... 8%	Annuitization Bonus: 1% after 10 years		
14 Year Option	0-75 May Vary by State (0-65 in CA) (0-48 in NV) (0-49 in OH) (0-51 in TX)	3..... 13% 8..... 6%	Premium Bonus: 8% first seven years (10% in CA)		RIDERS² Nursing Home Confinement Rider (Available issue ages 75 and under) Income Pay¹⁰ NQ & Q - Ages 40 and above
		4..... 12% 9..... 4%	Annuitization Bonus: 2% after 14 years		
		5..... 11% 10..... 2%			
		1..... 18% 8..... 14%			
		2..... 18% 9..... 12%			
		3..... 17% 10..... 10%			
		4..... 15% 11..... 8%			
		5..... 15% 12..... 6%			
		6..... 15% 13..... 4%			
		7..... 15% 14..... 2%			

FIXED INDEX ANNUITIES

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Performance Choice® 8 and 8 Plus; 12 and 12 Plus forms LS160A, PS160A.8YR.12, PS160A.12YR.12

SURRENDER CHARGE OPTIONS	PREMIUM BONUS ^{6,7}	ISSUE AGES	SURRENDER CHARGES ¹	APPLIES TO BOTH 8 & 8 PLUS AND 12 & 12 PLUS OPTIONS	
				CREDITING METHODS & INDEX ACCOUNTS	MINIMUM PREMIUM
8 & 8 Plus Options	4% first five years on 8 Plus only (2% in Utah)	0-85 May Vary by State (0-82 in IN on 8 Plus only) (0-52 in SC on 8 Plus only)	<p style="text-align: center;">8 Years</p> <p>1..... 10% 4..... 10% 7..... 5%</p> <p>2..... 10% 5..... 9% 8..... 3%</p> <p>3..... 10% 6..... 8%</p> <p style="text-align: center;">Premium Bonus Recapture (8 Plus Only)</p> <p>1..... 100% 4..... 70% 7..... 40%</p> <p>2..... 90% 5..... 60% 8..... 20%</p> <p>3..... 80% 6..... 50%</p>	<p>Monthly Point-to-Point w/Cap; Index Accounts: S&P 500®, Nasdaq-100®</p> <p>Annual Point-to-Point w/Cap: Index Accounts: S&P 500®, EURO STOXX 50®, DJIA®, S&P Midcap 400®, Russell 2000®, Nasdaq-100®, Hang Seng</p> <p>Annual Point-to-Point w/Margin; Index Account: S&P 500® Low Volatility Daily Risk Control 5% (not available in all states)</p> <p>Inverse Performance Trigger-Declared Performance Rate; Index Account: S&P 500®</p> <p>PLUS a Fixed Account⁵</p>	<p>\$10,000 (Non-Qualified) \$2,000 (Qualified) ((\$50/mo. TSA Salary Reduction Required))</p> <p>PENALTY-FREE WITHDRAWAL³ Once per year after the first anniversary, you may withdraw, without surrender charges or Interest Adjustment, up to 10% of your Accumulation Value.</p> <p>RIDERS² Nursing Home Confinement Waiver (Available issue ages 75 and under)</p> <p>Income Pay¹⁰ NQ & Q - Ages 40 and above</p>
			<p style="text-align: center;">12 Years</p> <p>1..... 10% 5..... 10% 9..... 6%</p> <p>2..... 10% 6..... 9% 10..... 5%</p> <p>3..... 10% 7..... 8% 11..... 4%</p> <p>4..... 10% 8..... 7% 12..... 2%</p> <p style="text-align: center;">Premium Bonus Recapture (12 Plus Only)</p> <p>1..... 100% 5..... 80% 9..... 40%</p> <p>2..... 95% 6..... 70% 10..... 30%</p> <p>3..... 90% 7..... 60% 11..... 20%</p> <p>4..... 85% 8..... 50% 12..... 10%</p>		
12 & 12 Plus Options	7% first five years on 12 Plus only	0-75 May Vary by State (0-55 in TX on 12 & 12 Plus) (0-65 in CA on 12 & 12 Plus) (0-55 in SC on 12 & 0-48 on 12 Plus)			

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MULTI-YEAR GUARANTEE ANNUITY

North American Guarantee ChoiceSM, Guarantee ChoiceSM II

forms NC1000A, ICC12-NA1002A, GC1000A.1, ICC12-SP1002A

OPTIONS	ISSUE AGES	SURRENDER CHARGES ¹	APPLIES TO BOTH GUARANTEE CHOICE AND GUARANTEE CHOICE II OPTIONS	
Guarantee Choice	0-90 May Vary by State (0-85 in IN)	3 Years: 10%, 10%, 10% 4 Years: 10%, 10%, 10%, 10% 5 Years: 10%, 10%, 10%, 10%, 10% 6 Years: 10%, 10%, 10%, 10%, 10%, 9% 7 Years: 10%, 10%, 10%, 10%, 10%, 9%, 8% 8 Years: 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6% 9 Years: 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6%, 4% 10 Years: 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6%, 4%, 2%	DESCRIPTION Single premium multi-year guaranteed interest annuity offering various guarantee periods. MINIMUM PREMIUM \$10,000 (Non-Qualified) \$2,000 (Qualified)	PENALTY-FREE WITHDRAWAL³ Current year's interest withdrawals available each year by current company practice. Can begin as early as 30 days after annuity is issued if client is on the systematic withdrawal program. RIDERS² Nursing Home Confinement Waiver (Available issue ages 75 and under)
Guarantee Choice II	0-90	3 Years: 9.30%, 8.40%, 7.50% 4 Years: 9.30%, 8.40%, 7.50%, 6.60% 5 Years: 9.30%, 8.40%, 7.50%, 6.60%, 5.70% 6 Years: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75% 7 Years: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80% 8 Years: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80%, 2.85% 9 Years: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80%, 2.85%, 1.90% 10 Years: 9.30%, 8.40%, 7.50%, 6.60%, 5.70%, 4.75%, 3.80%, 2.85%, 1.90%, 0.95%	Premium banding on rates Low Band: Less than \$200,000 High Band: \$200,000 or more.	

IMMEDIATE ANNUITY

North American Income[®] form LS116A

DESCRIPTION	ISSUE AGES	MINIMUM PREMIUM	PAYMENT OPTIONS
Single Premium Immediate Annuity	0-85 (All Options) 0-95 (Period Certain)	\$10,000 (Non-Qualified) \$2,000 (Qualified)	Available Payouts <ul style="list-style-type: none"> • 5-20 year Certain • Life Only • Life with Period Certain • Joint Life • Installment & Cash Refund

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North American annuity products are issued on forms LS155A, LS156A, PS155A.10YR, PS155A.14YR, PS156A.10YR, PS156A.14YR; or appropriate state variations by the North American Company for Life and Health Insurance®, West Des Moines, IA. Please see the Product Guide (8109Z) for further product details or visit our website at www.NorthAmericanCompany.com

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. They may not be appropriate for all clients.

Market Value Adjustment (also known as Interest Adjustment) is applied only during the surrender charge period. Lower interest rates at time of issue may result in less opportunity for a positive Market Value Adjustment in future contract years. In certain rate scenarios at the time of issue, it may not be possible to experience a positive Market Value Adjustment. Market Value Adjustment is not applicable in all states.

1. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.
2. Riders may not be available in all states.
3. Withdrawals taken prior to age 59½ may be subject to IRS penalties.
4. Transfer options are only available if completed within 30 days of contract anniversary, by current Company practice.
5. Fixed Account offers a declared rate for the initial premium in the first contract year and then provides renewal rates each year thereafter.
6. Premium bonus may vary by annuity product and surrender charge period selected. 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.
7. 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.
8. Withdrawals may be subject to an Interest Adjustment (also known as Market Value Adjustment) or applicable surrender charges. If the client takes a withdrawal it will result in a reduction of their Accumulation Value and GLWB Value. Please review the product brochure for details on how withdrawals may impact lifetime payment amounts.
9. The Hindsight Index Strategy® is issued on Endorsement forms LR444A, LR445A or LR447A by North American Company for Life and Health Insurance®, West Des Moines, Iowa and may not be available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy and multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). Please see the product specific brochure for additional details.
10. Income Pay® GMWB Rider is an optional guaranteed lifetime withdrawal benefit (GLWB) available for an additional cost at the time of application on most fixed index annuities and is issued on form AE513A (rider) and SP513B (spec page) or appropriate state variation. Income Pay is not available on all products. Please check state approval chart. The Income Multiplier (x2) is issued on form AE554A (rider) and SP554B (spec page) or appropriate state variation and is an elective rider issued in coordination with the IncomePay, for an additional cost. The Income Multiplier (x2) is not Long Term Care Insurance and cannot be used in conjunction with any Nursing Home Confinement Rider. Please see Rider brochure for further details and limitations. Income Pay® is not available on the Freedom Choice 5% Option.

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