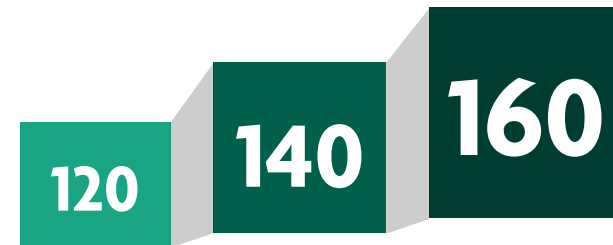


NAC BenefitSolutions[®]

fixed index annuity



Guaranteed lifetime payment amount

Quick reference guide

Page 2 Single life payout - **NAC BenefitSolutions 10**

Page 3 Joint life payout - **NAC BenefitSolutions 10**

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

The NAC BenefitSolutions[®] is issued on base certificate/contract form NC/NA1006A/ICC14-NA1006A or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance[®], West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state. These lifetime payment amounts are provided for example and reference only and are specific to the stated assumptions, including premium, issue age and deferral period and should not be viewed as a prediction for a specific client. Sammons Financial[™] is the marketing name for Sammons[®] Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance[®]. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance[®].

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	\$4704	40	\$4736	\$4768	\$4816	\$4912	\$5024	\$5568
41	0	0	0	0	0	0	0	0	0	0	4284	41	4752	4784	4832	4912	5040	5584
42	0	0	0	0	0	0	0	0	0	4200	4298	42	4768	4800	4848	4928	5056	5600
43	0	0	0	0	0	0	0	0	4088	4214	4312	43	4784	4816	4864	4944	5072	5616
44	0	0	0	0	0	0	0	4004	4102	4228	4326	44	4800	4832	4880	4960	5088	5632
45	0	0	0	0	0	3906	4018	4116	4242	4340	4784	45	4816	4848	4896	4976	5104	5648
46	0	0	0	0	3384	3920	4032	4130	4256	4354	4800	46	4832	4864	4912	4992	5120	5664
47	0	0	0	3264	3396	3934	4046	4144	4270	4368	4816	47	4848	4880	4912	5008	5136	5680
48	0	0	3192	3276	3408	3948	4060	4158	4284	4382	4832	48	4864	4896	4928	5024	5152	5696
49	0	3180	3204	3288	3420	3962	4074	4172	4298	4396	4848	49	4880	4912	4944	5040	5168	5712
50	3072	3192	3216	3300	3432	3976	4088	4186	4298	4396	4864	50	4896	4912	4960	5056	5184	5728
51	3084	3204	3228	3312	3444	3990	4102	4200	4312	5054	5568	51	5600	5648	5696	5808	5920	6560
52	3096	3216	3240	3324	3456	4004	4116	4214	4942	5068	5584	52	5616	5664	5712	5824	5936	6576
53	3108	3228	3252	3336	3468	4018	4130	4830	4956	5068	5600	53	5632	5680	5728	5824	5952	6592
54	3120	3240	3264	3348	3480	4032	4718	4844	4970	5082	5616	54	5648	5696	5744	5840	5968	6608
55	3132	3252	3276	3360	3492	4620	4732	4858	4984	5096	5632	55	5664	5712	5760	5856	5984	6624
56	3144	3276	3288	3372	3984	4634	4746	4872	4998	5810	6432	56	6480	6528	6576	6704	6832	7536
57	3156	3288	3300	3852	3996	4648	4760	4886	5684	5824	6448	57	6496	6544	6592	6720	6848	7552
58	3168	3300	3768	3864	4020	4662	4774	5572	5698	5838	6464	58	6512	6560	6608	6736	6864	7568
59	3180	3744	3780	3876	4032	4676	5460	5586	5712	5852	6480	59	6528	6576	6624	6736	6880	7584
60	3624	3756	3792	3888	4044	5334	5474	5600	5726	5866	6496	60	6544	6592	6640	6752	6896	7600
61	3636	3768	3804	3900	4956	5656	5684	5684	5740	6580	7312	61	7344	7392	7456	7600	7744	8528
62	3648	3780	3816	4788	4968	5852	6048	6244	6454	6594	7328	62	7360	7408	7472	7616	7760	8544
63	3660	3792	4692	4800	4980	5866	6062	6314	6468	6608	7344	63	7376	7424	7488	7632	7776	8560
64	3672	4656	4704	4812	4992	5880	6188	6328	6482	6622	7344	64	7392	7440	7504	7648	7792	8560
65	4452	4668	4716	4824	5004	6062	6202	6342	6496	6636	7360	65	7408	7456	7520	7648	7808	8576
66	4464	4680	4776	4956	5196	6076	6216	6356	6510	7350	8176	66	8240	8272	8336	8496	8656	9488
67	4620	4812	4884	5028	5208	6090	6230	6370	7196	7364	8192	67	8256	8288	8352	8512	8672	9504
68	4632	4980	5244	5280	5376	6160	6244	7056	7210	7378	8208	68	8256	8304	8368	8528	8688	9520
69	4644	5136	5268	5388	5556	6468	6916	7070	7224	7392	8224	69	8272	8320	8384	8544	8704	9536
70	4908	5196	5304	5496	5748	6776	6930	7084	7238	7406	8240	70	8288	8336	8400	8560	8720	9552
71	4920	5256	5376	5568	5808	6790	6944	7098	7252	8106	9040	71	9104	9168	9216	9392	9552	9568
72	5112	5340	5448	5616	5820	6804	6958	7112	7938	8120	9056	72	9120	9168	9232	9408	9568	9584
73	5124	5364	5496	5628	5832	6818	6972	7798	7952	8134	9072	73	9136	9184	9248	9424	9584	9600
74	5136	5448	5508	5640	5844	6832	7644	7812	7966	8148	9088	74	9152	9200	9264	9440	9600	9616
75	5304	5460	5520	5652	5856	7490	7658	7826	7980	8162	9104	75	9168	9216	9280	9456	9616	9632
76	5316	5472	5532	5664	6408	7504	7672	7840	7994	8176	9120	76	9168	9232	9296	9472	9632	9648
77	5328	5484	5544	6204	6420	7518	7686	7854	8008	8190	9136	77	9184	9248	9312	9472	9648	9664
78	5340	5496	6084	6216	6444	7532	7700	7868	8022	8204	9152	78	9200	9264	9328	9488	9664	9680
79	5352	6012	6096	6228	6456	7546	7714	7882	8036	8218	9168	79	9216	9280	9344	9504	9680	9696

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	\$4000	40	\$4032	\$4048	\$4096	\$4192	\$4288	\$4768	
41	0	0	0	0	0	0	0	0	0	0	3654	4016	41	4048	4064	4112	4192	4304	4784
42	0	0	0	0	0	0	0	0	0	3584	3668	4032	42	4064	4080	4128	4208	4320	4800
43	0	0	0	0	0	0	0	0	3472	3598	3682	4048	43	4080	4096	4144	4224	4336	4816
44	0	0	0	0	0	0	3416	3486	3612	3696	4064	44	4096	4112	4160	4240	4352	4832	
45	0	0	0	0	0	3332	3430	3500	3626	3710	4080	45	4112	4128	4176	4256	4368	4848	
46	0	0	0	0	2892	3346	3444	3514	3640	3724	4096	46	4128	4144	4192	4272	4384	4864	
47	0	0	0	2796	2904	3360	3458	3528	3654	3738	4112	47	4144	4160	4192	4288	4400	4880	
48	0	0	2736	2808	2916	3374	3472	3542	3668	3752	4128	48	4160	4176	4208	4304	4416	4896	
49	0	2736	2748	2820	2928	3388	3486	3556	3682	3766	4144	49	4176	4192	4224	4320	4432	4912	
50	2640	2748	2760	2832	2940	3402	3500	3570	3682	3766	4160	50	4192	4192	4240	4336	4448	4928	
51	2652	2760	2772	2844	2952	3416	3514	3584	3696	4354	4768	51	4800	4848	4880	4992	5088	5664	
52	2664	2772	2784	2856	2964	3430	3528	3598	4256	4368	4784	52	4816	4864	4896	5008	5104	5680	
53	2676	2784	2796	2868	2976	3444	3542	4158	4270	4368	4800	53	4832	4880	4912	5008	5120	5696	
54	2688	2796	2808	2880	2988	3458	4046	4172	4284	4382	4816	54	4848	4896	4928	5024	5136	5712	
55	2700	2808	2820	2892	3000	3976	4060	4186	4298	4396	4832	55	4864	4912	4944	5040	5152	5728	
56	2712	2832	2832	2904	3432	3990	4074	4200	4312	5040	5536	56	5584	5632	5680	5792	5920	6544	
57	2724	2844	2844	3324	3444	4004	4088	4214	4914	5054	5552	57	5600	5648	5696	5808	5936	6560	
58	2736	2856	3252	3336	3468	4018	4102	4830	4928	5068	5568	58	5616	5664	5712	5824	5952	6576	
59	2748	3240	3264	3348	3480	4032	4718	4844	4942	5082	5584	59	5632	5680	5728	5824	5968	6592	
60	3132	3252	3276	3360	3492	4606	4732	4858	4956	5096	5600	60	5648	5696	5744	5840	5968	6608	
61	3144	3264	3288	3372	4308	4900	4914	4928	4970	5726	6352	61	6368	6416	6480	6608	6736	7440	
62	3156	3276	3300	4164	4320	5082	5250	5432	5614	5740	6368	62	6384	6432	6496	6624	6752	7456	
63	3168	3288	4080	4176	4332	5096	5264	5488	5628	5754	6384	63	6400	6448	6512	6640	6768	7472	
64	3180	4068	4092	4188	4344	5110	5376	5502	5642	5768	6384	64	6416	6464	6528	6656	6784	7472	
65	3876	4080	4104	4200	4356	5264	5390	5516	5656	5782	6400	65	6432	6480	6544	6656	6800	7488	
66	3888	4092	4164	4320	4524	5278	5404	5530	5670	6412	7120	66	7184	7200	7264	7408	7552	8288	
67	4032	4200	4260	4380	4536	5292	5418	5544	6286	6426	7136	67	7200	7216	7280	7424	7568	8304	
68	4044	4356	4584	4608	4680	5362	5432	6160	6300	6440	7152	68	7200	7232	7296	7440	7584	8320	
69	4056	4500	4608	4704	4848	5628	6034	6174	6314	6454	7168	69	7216	7248	7312	7456	7600	8336	
70	4296	4548	4632	4800	5016	5908	6048	6188	6328	6468	7184	70	7232	7264	7328	7472	7616	8352	
71	4308	4608	4704	4872	5076	5922	6062	6202	6342	7112	7888	71	7952	8016	8048	8208	8352	8368	
72	4476	4680	4764	4908	5088	5936	6076	6216	6958	7126	7904	72	7968	8016	8064	8224	8368	8384	
73	4488	4704	4812	4920	5100	5950	6090	6818	6972	7126	7920	73	7984	8032	8080	8240	8384	8400	
74	4500	4776	4824	4932	5112	5964	6678	6832	6986	7140	7936	74	8000	8048	8096	8256	8400	8416	
75	4644	4788	4836	4944	5124	6552	6692	6846	7000	7154	7952	75	8016	8064	8112	8272	8416	8432	
76	4656	4800	4848	4956	5616	6566	6706	6860	7014	7168	7968	76	8016	8080	8128	8288	8432	8448	
77	4668	4812	4860	5436	5628	6580	6720	6874	7028	7182	7984	77	8032	8096	8144	8288	8448	8464	
78	4680	4824	5340	5448	5652	6594	6734	6888	7042	7196	8000	78	8048	8112	8160	8304	8464	8480	
79	4692	5292	5352	5460	5664	6608	6748	6902	7056	7210	8016	79	8064	8128	8176	8320	8480	8496	