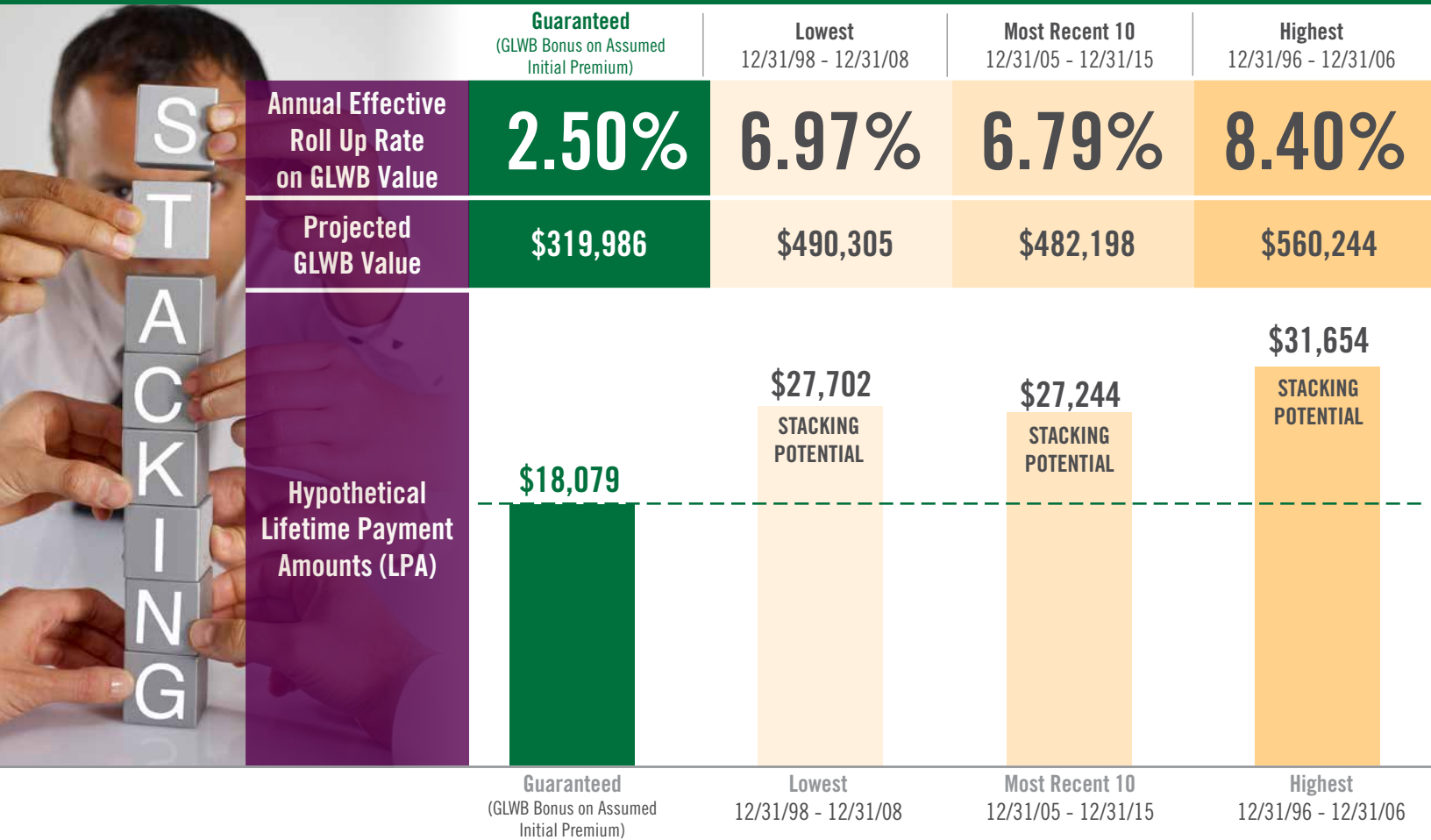


The Power of GLWB Stacking

2% Guaranteed Roll Up² *Plus* 150% of the dollar amount of interest credited

The NAC IncomeChoiceSM 10 is a Fixed Index Annuity with a Guaranteed Lifetime Withdrawal Benefit (GLWB) that offers your clients higher income potential. Check out the example below.

CASE STUDY \$250,000 Premium \ 5% GLWB Bonus³ \ Issue Age 60 \ 100% allocation to S&P 500[®] Low Volatility Daily Risk Control 5%⁴ \ Annual Point-to-Point with 3.00% Margin \ 10 Years LPA Deferral



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This is a brief summary of one product feature and the data shown is from company illustrations and current as of 7/19/16. Please see the specific product brochure and materials for more detailed information on product features and limitations.

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. Although Fixed Index Annuities guarantee no loss of premium due to market downturns, deductions from your Accumulation Value for additional optional benefit riders could under certain scenarios exceed interest credited to your Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.

This product is issued by North American Company for Life and Health Insurance®. Product features and riders may not be appropriate for all clients. The NAC IncomeChoiceSM 10 is issued in California on form NA1004A04 (contract), AE551A04, LR431A04, LR423A04, LR424A04-1, AE520A, AE552A, AE556A04, AE557A04 and LR433A04 (riders/endorsements) by North American Company for Life and Health Insurance®, West Des Moines, IA.

1. While certain included features may have no explicit cost, a product with a built-in GLWB feature may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins than products that don't have these built-in features.
2. The GLWB Stacking Roll-Up Credit only applies if no withdrawals are taken in the contract year. The GLWB Bonus and GLWB Stacking Roll-Up Credit do not apply to the Accumulation Value or Death Benefit.
3. Products that have bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates, and/or greater Index Margin than products that don't offer a bonus. Over time and under certain scenarios the amount of the bonus may be offset by the lower interest rates, lower Index Cap Rates, lower Participation Rates, and/or greater Index Margin.
4. This index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P 500[®] Low Volatility Daily Risk Control 5% Index has been in existence since 8/18/2011. Ending values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJI") using the same methodology as used currently.

The "S&P 500[®]", "S&P 500[®] Low Volatility Daily Risk Control 5% Index", "S&P MidCap 400[®]", and "DJIA[®]", Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by North American ("the Company"). Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The NAC IncomeChoice is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

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