

North American Guarantee ChoiceSM

Multi-Year Guarantee Annuity



Annuity

North American Guarantee Choice 3, 4, 5, 6, 7, 8, 9 and 10

Issue Ages
(may vary by state)

0-90

Minimum Premium

Single Premium; \$10,000 non-qualified and \$2,000 qualified. High-band rates start at \$200,000.

Guarantee Interest Rate Periods

Choice of 3, 4, 5, 6, 7, 8, 9 or 10 year guarantee interest rate periods
For Florida, Guarantee Choice 6,7,8,9 and 10 are not available

Surrender Charge Schedules
(may vary by state)

3-Year Schedule	Y1 9.3%	Y2 8.4%	Y3 7.5%							
4-Year Schedule	Y1 9.3%	Y2 8.4%	Y3 7.5%	Y4 6.6%						
5-Year Schedule	Y1 9.3%	Y2 8.4%	Y3 7.5%	Y4 6.6%	Y5 5.7%					
6-Year Schedule	Y1 9.3%	Y2 8.4%	Y3 7.5%	Y4 6.6%	Y5 5.7%	Y6 4.75%				
7-Year Schedule	Y1 9.3%	Y2 8.4%	Y3 7.5%	Y4 6.6%	Y5 5.7%	Y6 4.75%	Y7 3.8%			
8-Year Schedule	Y1 9.3%	Y2 8.4%	Y3 7.5%	Y4 6.6%	Y5 5.7%	Y6 4.75%	Y7 3.8%	Y8 2.85%		
9-Year Schedule	Y1 9.3%	Y2 8.4%	Y3 7.5%	Y4 6.6%	Y5 5.7%	Y6 4.75%	Y7 3.8%	Y8 2.85%	Y9 1.9%	
10-Year Schedule	Y1 9.3%	Y2 8.4%	Y3 7.5%	Y4 6.6%	Y5 5.7%	Y6 4.75%	Y7 3.8%	Y8 2.85%	Y9 1.9%	Y10 0.95%

Penalty-Free Withdrawals

Beginning 2nd contract year, equal to the interest earned the prior year
By current company practice*, they can elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis, beginning as early as 30 days after the annuity is issued. Called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each.

Included Rider
(may vary by state)

Nursing Home Confinement Waiver

After first contract anniversary, in the event of a qualifying confinement, increases penalty-free withdrawal amount by 10% of Accumulation Value each year the annuitant is confined.

Products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product features, and riders may not be available in all states or appropriate for all clients. See product brochures, disclosures and state availability chart for further details, limitations and information on appropriate state variations.

The North American Guarantee ChoiceSM is issued on form ICC17-NA1011A/NA1011A (contract) ICC17-AE587A/AE587A and ICC17-AE615A/AE615A , ICC15-AE577A/AE577A (riders/endorsements) or appropriate state variation. This product and its features may not be available in all states.

Withdrawals taken prior to age 59 ½ may be subject to IRS penalties.

* A feature offered "by current company practice" is not a contractual guarantee of this annuity contract and can be removed or changed at any time.

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