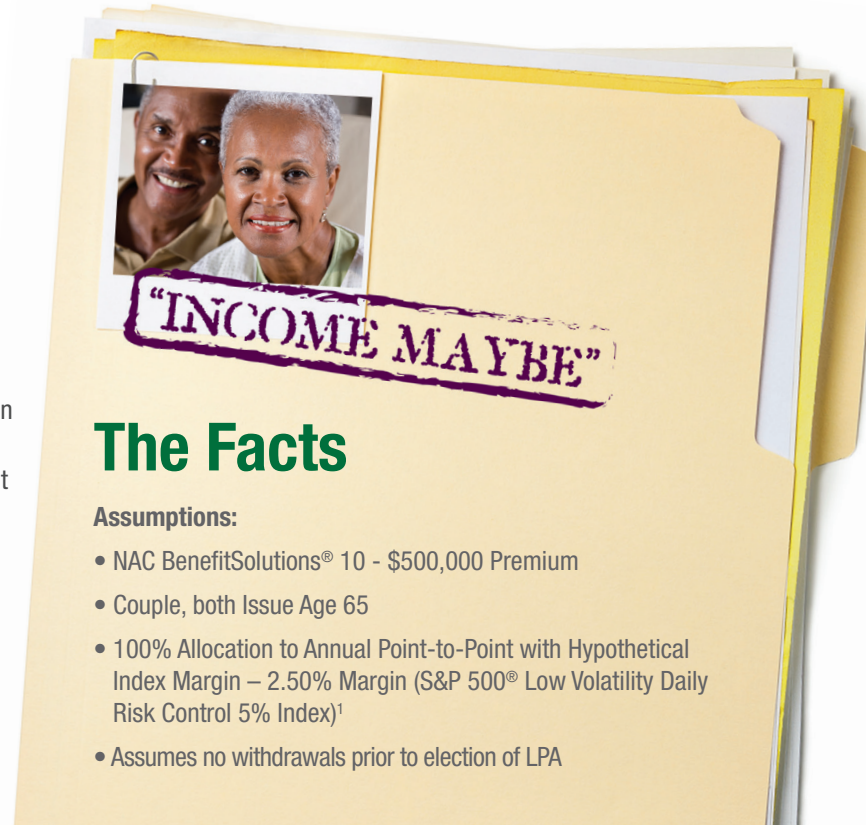


# The Case of the Income Maybe Customer

Edward and Anne are nearing retirement and have prepared very well. They are looking to put a portion of their savings in a retirement income product and wonder if a Fixed Index Annuity could give them income flexibility. They are not sure when or even if they will need to begin taking lifetime payments but they want to ensure any remaining value will be available as a death benefit to their beneficiaries.

### Customers Goals:

- Lifetime Payment Flexibility
- Spousal continuation options
- Death Benefit to leave a lasting legacy



## The Facts

### Assumptions:

- NAC BenefitSolutions® 10 - \$500,000 Premium
- Couple, both Issue Age 65
- 100% Allocation to Annual Point-to-Point with Hypothetical Index Margin – 2.50% Margin (S&P 500® Low Volatility Daily Risk Control 5% Index)<sup>1</sup>
- Assumes no withdrawals prior to election of LPA

Contract Year 5	Guaranteed (Beginning in contract Year 5)	Hypothetical Non-Guaranteed <sup>2</sup>
Available Lifetime Payment Amount (LPA)	\$28,380	\$31,172
Nursing Home Multiplier <sup>3</sup>	\$56,760	\$62,343
Rider Death Benefit <sup>4</sup> (5 Equal Annual Payments)	\$120,000 x5	\$131,804 x5
Contract Year 10	Guaranteed (Beginning in contract Year 10)	Hypothetical Non-Guaranteed <sup>2</sup>
Available Lifetime Payment Amount (LPA)	\$37,310	\$43,641
Nursing Home Multiplier <sup>3</sup>	\$74,620	\$87,282
Rider Death Benefit <sup>4</sup> (5 Equal Annual Payments)	\$140,000 x5	\$163,755 x5
Contract Year 15	Guaranteed (Beginning in contract Year 15)	Hypothetical Non-Guaranteed <sup>2</sup>
Available Lifetime Payment Amount (LPA)	\$42,880	\$49,968
Nursing Home Multiplier <sup>3</sup>	\$85,760	\$99,936
Rider Death Benefit <sup>4</sup> (5 Equal Annual Payments)	\$160,000 x5	\$186,447 x5

The Benefit Base will be reduced for any withdrawals taken either before or after lifetime payment amounts begin. If any withdrawals, including LPAs are taken, the Benefit Base will be reduced by the same percentage withdrawn from the Accumulation Value. Rider Death Benefit is remaining Benefit Base, adjusted for any withdrawals, paid as 5 Equal Payments. The Benefits Rider has an annual cost of 1.20% of the Benefit Base.

**NAC BenefitSolutions could be your Income Maybe solution!**  
Call Sales Support for illustrations and product details!

**866-322-7066**

This product is issued by North American Company for Life and Health Insurance®. Product features, riders, including the Nursing Home Multiplier, and index options may not be available in all states. The NAC BenefitSolutions® is issued on form NC/NA1006A/ICC14-NA1006A (certificate/contract) or appropriate state variation. Please see product brochure for further details 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 the Accumulation Value for additional optional benefit riders could under certain scenarios exceed interest credited to the Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.

1. 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 ("SPDJ") using the same methodology as used currently.
2. Hypothetical example based on a hypothetical Index Margin applied to the ten most recent years of historical index performance. The use of alternate assumptions could produce significantly different results. Clients should examine all features and options of the annuity product prior to purchase.
3. The Nursing Home Multiplier (also known as LPA Multiplier) is included in form AE560A (Benefits Rider) and SP560B (Benefits Rider spec page) and can double the Lifetime Payment Amount (LPA) if certain conditions are met. The Nursing Home Multiplier can be paid out for a maximum of five annual payments. Please see the NAC BenefitSolutions product brochure for further details and limitations. The Nursing Home Multiplier is not Long Term Care Insurance and is not available in all states. This benefit is not available to clients confined at time of issue. The Nursing Home Multiplier cannot be used concurrently with the Nursing Home Confinement Waiver (NHCW). Only one of these features can be exercised at any given time.
4. In all states EXCEPT AK, CT, DE, HI, IL, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA and WA the rider Death Benefit includes option for payments over 5 years based on Benefit Base with 1-yr waiting period. Rider Death Benefit options vary by state. Additional death benefit and other features are explained in the product brochure and disclosure. For product materials, check for variations in your state.

For the states of AK, CT, DE, HI, IL, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA and WA the rider Death Benefit includes option for payments over 5 years based on Benefit Base subject to Death Benefit Maximum and 2-yr waiting period. Additional death benefit and other features are explained in the product brochure and disclosure.

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 ("SPDJ") and have been licensed for use by North American Company for Life and Health Insurance® ("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. NAC BenefitSolutions® 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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