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Annuity

4350 Westown Parkway
West Des Moines, IA 50266

Personalized Hypothetical Illustration

NAC VersaChoiceSM 10

Modified Single Premium Deferred Annuity
Non-Qualified Contract

Prepared for:

Owner: Valued Annuitant
Issue State: FL

Agent/Representative:

LOUIS LABASH

Date Prepared: 10/04/2017

FOR ILLUSTRATED VALUES, GO TO PAGE 6

GENERAL PRODUCT TERMS

Listed below are some basic terms and their definitions. Please refer to the product brochure and disclosure for more information.

PREMIUM

The amount paid into the annuity contract.

ACCUMULATION VALUE

The sum of premiums paid and interest credited, if any, less withdrawals and any applicable rider costs.

DEATH BENEFIT

The Death Benefit is equal to the accumulation value, but will never be less than the minimum requirements set forth by state laws, at the time of issue, in the state where the contract is delivered.

MARKET VALUE ADJUSTMENT (MVA)

May be applied during the Surrender Charge period. See the market value adjustment section at the end of this illustration for more information.

SURRENDER VALUE

The amount that is available at the time of surrender. The surrender value is equal to the accumulation value, subject to the market value adjustment, if any, less applicable surrender charges, and applicable state premium taxes. The surrender value will never be less than the minimum requirements set forth by state laws, at the time of issue, in the state where the contract is delivered.

SURRENDER CHARGES

A surrender charge is assessed on any amount withdrawn, whether as a partial or full surrender, that exceeds the penalty-free withdrawal amount.

Surrender Charge Schedule Years 1 to 10

10%, 10%, 9%, 9%, 8%, 8%, 7%, 6%, 4%, 2%

PENALTY-FREE WITHDRAWALS

Once per year, you may take a penalty-free withdrawal (also known as a penalty-free partial surrender), without surrender charges, or market value adjustment, of up to 10% of your beginning of year accumulation value.

ILLUSTRATION SNAPSHOT

Covered Person (Age): **Valued Annuitant (69)**
Premium: **\$100,000.00**
Agent Name: **LOUIS LABASH**
State: **FL**

ILLUSTRATED WITHDRAWALS

Enhanced Penalty Free

OPTIONAL RIDER DETAILS

Enhanced Liquidity Benefit Rider Cost: **0.50% Annually**

Illustration Date: **10/04/2017**

This illustration is not valid unless all pages are present.

Page 2 of 12

GENERAL PRODUCT TERMS (continued)

ANNUITY PAYOUT OPTIONS

On your Maturity Date (the contract anniversary when the Annuitant is age 115), the pay-out options available include: Life options and Joint and Survivor options. By current company practice,¹ additional options may be available prior to the Maturity Date based on your accumulation value at the time the pay-out option is elected. An example of a Life and 10 Year Period Certain based on Guaranteed Values is shown below.

| | Accumulation Value at Maturity | Monthly Factors/\$1000 | Monthly Annuity Income |
|------------|-----------------------------------|---------------------------|---------------------------|
| Guaranteed | \$1,430.50 | 8.96 | \$12.81 |

INDEX ACCOUNT

Some or all of your premium may be allocated to the Index Account which offers several different indexes and crediting methods.

FIXED ACCOUNT

Premium allocated to the Fixed Account will earn the current interest rate which is credited daily.

CREDITED INTEREST RATE (INTEREST CREDIT)

The rate of interest credited from the Fixed Account and Index Account(s) to the Accumulation Value.

ANNUAL POINT-TO-POINT WITH INDEX MARGIN

This method measures index growth using two points in time; the beginning index value and the ending index value. Index-linked gains are calculated based on the difference between these two values less an Index Margin. The annual interest credit will never be less than zero.

MONTHLY POINT-TO-POINT WITH INDEX CAP

This method uses the monthly changes in the index, subject to a monthly Index Cap Rate and is based on the sum of all the monthly percentage changes in the index—which could be positive or negative. On each contract anniversary, these monthly changes, each not to exceed the monthly Index Cap Rate, are added together to determine the interest credit for that year. Negative monthly returns have no downside limit and will reduce the interest credit, but the annual interest credit will never be less than zero.

ANNUAL POINT-TO-POINT WITH INDEX CAP

This method measures index growth using two points in time; the beginning index value and the ending index value. Index-linked gains are calculated based on the difference between these two values. The index growth, if any, is then subject to an Index Cap Rate. The annual interest credit will never be less than zero.

ANNUAL POINT-TO-POINT WITH PARTICIPATION

This method measures index growth using two points in time; the beginning index value and the ending index value. Index-linked gains are calculated based on the growth between these two values multiplied by a participation rate. The annual interest credit will never be less than zero.

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Page 3 of 12

GENERAL PRODUCT TERMS (continued)

PROJECTED ILLUSTRATED VALUES

This illustration assumes the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as Index Caps, Index Margins, Participation Rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual values will be higher or lower than those in this illustration but will not be less than the minimum guarantees. The values in this illustration are not guarantees or even estimates of the amounts you can expect from your annuity. Please review the disclosure document provided with your illustration and Buyer's Guide for more detailed information. All rates are effective as of the date of this illustration and are subject to change at any time.

ENHANCED LIQUIDITY BENEFIT (OPTIONAL)

During the surrender charge period, for a cost of 0.50% of the Accumulation Value annually, you will receive:

- **Enhanced Penalty-Free Withdrawal:** Beginning the second contract year, a Penalty-Free Partial Surrender will increase to 20% (maximum) if no Penalty-Free Partial Surrender was taken in the previous year.
- **Return of Premium:** Upon surrender, Return of Premium is available starting in the third contract year, less any withdrawals or rider charges (excluding the Enhanced Liquidity Benefit charges).
- **ADL-Based Surrender Charge Waiver:** Up to 100% of Accumulation Value may be taken Penalty-Free when the Activities of Daily Living (ADL) Benefit Requirements are met.
- **ADL-Based Payout Benefit:** When ADL Benefit Requirements are met, a % of the Accumulation Value may be paid out in a series of equal periodic payments over 5 years. Once elected, all other rights and benefits under this contract are terminated.

| Contract Years | % of Accumulation Value |
|----------------|-------------------------|
| 1 | N/A |
| 2 | N/A |
| 3 | 110% |
| 4 | 110% |
| 5 | 115% |
| 6 | 115% |
| 7+ | 125% |

ADL BENEFIT REQUIREMENTS

- The Waiting Period has expired (If applicable); and
- We receive acceptable written proof from a Physician who has determined, in a manner consistent with accepted standards and practice for the diagnosis, that the Covered Person is unable to meet 2 of 6 ADLs with an expectation of permanence; and
- Owner notify us of owner's election to take either Waiver of Surrender Charges based on ADL or Enhanced ADL Income Benefit

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ILLUSTRATED WITHDRAWALS

Enhanced Penalty Free

OPTIONAL RIDER DETAILS

Enhanced Liquidity Benefit Rider Cost: **0.50% Annually**

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Page 4 of 12

ALLOCATION SELECTION INFORMATION

| Allocation Option | Current Declared Rate | Allocation Percentage |
|---|---------------------------|-----------------------|
| <div></div> S&P Multi-Asset Risk Control 5% Excess Return (APP) | 0.90% Annual Index Margin | 100% |

SELECTED ALLOCATION



S&P MARC 5% ER APP

S&P MARC 5% ER is the S&P Multi-Asset Risk Control 5% Excess Return Index.

ILLUSTRATION SNAPSHOT

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ILLUSTRATED WITHDRAWALS

Enhanced Penalty Free

OPTIONAL RIDER DETAILS

Enhanced Liquidity Benefit Rider Cost: **0.50% Annually**

Illustration Date: **10/04/2017**

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Page 5 of 12

GUARANTEED ANNUITY CONTRACT VALUES

Annual Effective Rate: 0.00%⁺

This chart illustrates values based on 0% growth, guaranteed rider charge rates, selected withdrawals and the initial allocation. The Accumulation Value reflects rider costs.

| END OF YEAR | Youngest Covered Person Start Age/End Age | Premium | Annual Withdrawals (Beginning of Year) | Accumulation Value / Death Benefit | Surrender Value [^] | Credited Interest Rate [*] | Enhanced Liquidity Benefit (Optional rider) |
|-----------------|---|---------------------------|--|------------------------------------|------------------------------|-------------------------------------|---|
| | | | | | | | ADL-Based Payout Benefit (5 Equal Annual Payments) [□] |
| At Issue | 69 | \$100,000 | | \$100,000 | | | N/A |
| 1 | 69 / 70 | - | \$0 | \$99,500 | \$87,875 | 0.00% | N/A |
| 2 | 70 / 71 | \$0 | \$0 | \$99,003 | \$88,256 | 0.00% | N/A |
| 3 | 71 / 72 | \$0 | \$0 | \$98,507 | \$100,000 | 0.00% | \$21,671 |
| 4 | 72 / 73 | \$0 | \$0 | \$98,015 | \$100,000 | 0.00% | \$22,543 |
| 5 | 73 / 74 | \$0 | \$0 | \$97,525 | \$100,000 | 0.00% | \$23,405 |
| 6 | 74 / 75 | \$0 | \$0 | \$97,037 | \$100,000 | 0.00% | \$24,259 |
| 7 | 75 / 76 | \$0 | \$0 | \$96,552 | \$100,000 | 0.00% | \$24,138 |
| 8 | 76 / 77 | \$0 | \$0 | \$96,069 | \$100,000 | 0.00% | \$24,017 |
| 9 | 77 / 78 | \$0 | \$0 | \$95,589 | \$100,000 | 0.00% | \$23,897 |
| 10 | 78 / 79 | \$0 | \$0 | \$95,111 | \$100,000 | 0.00% | \$23,777 |
| 11 | 79 / 80 | \$0 | \$19,022 | \$75,708 | \$80,978 | 0.00% | \$18,927 |
| 12 | 80 / 81 | \$0 | \$0 | \$75,330 | \$80,978 | 0.00% | \$18,832 |
| 13 | 81 / 82 | \$0 | \$15,066 | \$59,963 | \$65,912 | 0.00% | \$14,990 |
| 14 | 82 / 83 | \$0 | \$0 | \$59,663 | \$65,912 | 0.00% | \$14,915 |
| 15 | 83 / 84 | \$0 | \$11,933 | \$47,492 | \$53,979 | 0.00% | \$11,872 |
| 16 | 84 / 85 | \$0 | \$0 | \$47,254 | \$53,979 | 0.00% | \$11,813 |
| 17 | 85 / 86 | \$0 | \$9,451 | \$37,614 | \$44,528 | 0.00% | \$9,403 |
| 18 | 86 / 87 | \$0 | \$0 | \$37,426 | \$44,528 | 0.00% | \$9,356 |
| 19 | 87 / 88 | \$0 | \$7,485 | \$29,791 | \$37,043 | 0.00% | \$7,447 |
| 20 | 88 / 89 | \$0 | \$0 | \$29,642 | \$37,043 | 0.00% | \$7,410 |
| 30 | 98 / 99 | \$0 | \$0 | \$9,238 | \$17,422 | 0.00% | \$2,309 |
| 46 | 114 / 115 | \$0 | \$0 | \$1,431 | \$9,914 | 0.00% | \$357 |
| | | Total Withdrawals: | \$90,086 | | | 0.00%⁺ | |

ILLUSTRATION SNAPSHOT

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Premium: **\$100,000.00**
Agent Name: **LOUIS LABASH**
State: **FL**

ILLUSTRATED WITHDRAWALS

Enhanced Penalty Free

OPTIONAL RIDER DETAILS

Enhanced Liquidity Benefit Rider Cost: **0.50% Annually**

⁺ Annual Effective Rate over first ten years.

[^] Reflects the maximum MVA.

[□] Must meet eligibility requirements. See page 4.

^{*} Credited Interest Rate does not reflect the rider charge.

Illustration Date: **10/04/2017**

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Page 6 of 12

NON-GUARANTEED ANNUITY CONTRACT VALUES
MOST RECENT PERIOD from 12/31/2006 to 12/31/2016

Annual Effective Rate: 4.95%⁺

This chart illustrates values based on the ten most recent years of historical index performance, current rider charge, selected withdrawals, the initial allocation and current rates. The Accumulation Value reflects rider costs.

| END OF YEAR | Youngest Covered Person Start Age/End Age | Premium | Annual Withdrawals (Beginning of Year) | Accumulation Value / Death Benefit | Surrender Value [^] | Credited Interest Rate* | Enhanced Liquidity Benefit (Optional rider) |
|-------------|---|---------------------------|--|------------------------------------|------------------------------|-------------------------|---|
| | | | | | | | ADL-Based Payout Benefit (5 Equal Annual Payments) [□] |
| At Issue | 69 | \$100,000 | | \$100,000 | | | N/A |
| 1 | 69 / 70 | - | \$0 | \$106,963 | \$89,836 | 7.50% | N/A |
| 2 | 70 / 71 | \$0 | \$0 | \$106,609 | \$90,398 | 0.17% | N/A |
| 3 | 71 / 72 | \$0 | \$0 | \$112,451 | \$100,000 | 6.01% | \$24,739 |
| 4 | 72 / 73 | \$0 | \$0 | \$125,617 | \$107,528 | 12.27% | \$28,891 |
| 5 | 73 / 74 | \$0 | \$0 | \$137,838 | \$120,195 | 10.28% | \$33,081 |
| 6 | 74 / 75 | \$0 | \$0 | \$144,075 | \$125,633 | 5.05% | \$36,018 |
| 7 | 75 / 76 | \$0 | \$0 | \$143,354 | \$127,299 | 0.00% | \$35,838 |
| 8 | 76 / 77 | \$0 | \$0 | \$150,597 | \$136,140 | 5.58% | \$37,649 |
| 9 | 77 / 78 | \$0 | \$0 | \$149,844 | \$140,254 | 0.00% | \$37,460 |
| 10 | 78 / 79 | \$0 | \$0 | \$154,194 | \$154,194 | 3.42% | \$38,548 |
| 11 | 79 / 80 | \$0 | \$30,839 | \$128,814 | \$128,814 | 4.95% | \$32,203 |
| 12 | 80 / 81 | \$0 | \$0 | \$134,514 | \$134,514 | 4.95% | \$33,628 |
| 13 | 81 / 82 | \$0 | \$26,903 | \$112,373 | \$112,373 | 4.95% | \$28,093 |
| 14 | 82 / 83 | \$0 | \$0 | \$117,346 | \$117,346 | 4.95% | \$29,336 |
| 15 | 83 / 84 | \$0 | \$23,469 | \$98,031 | \$98,031 | 4.95% | \$24,507 |
| 16 | 84 / 85 | \$0 | \$0 | \$102,369 | \$102,369 | 4.95% | \$25,592 |
| 17 | 85 / 86 | \$0 | \$20,474 | \$85,520 | \$85,520 | 4.95% | \$21,379 |
| 18 | 86 / 87 | \$0 | \$0 | \$89,304 | \$89,304 | 4.95% | \$22,325 |
| 19 | 87 / 88 | \$0 | \$17,861 | \$74,605 | \$74,605 | 4.95% | \$18,651 |
| 20 | 88 / 89 | \$0 | \$0 | \$77,906 | \$77,906 | 4.95% | \$19,476 |
| 30 | 98 / 99 | \$0 | \$0 | \$39,362 | \$39,362 | 4.95% | \$9,840 |
| 46 | 114 / 115 | \$0 | \$0 | \$13,203 | \$13,203 | 4.95% | \$3,300 |
| | | Total Withdrawals: | \$220,937 | | | 4.95%+ | |

ILLUSTRATION SNAPSHOT

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State: **FL**

ILLUSTRATED WITHDRAWALS

Enhanced Penalty Free

OPTIONAL RIDER DETAILS

Enhanced Liquidity Benefit Rider Cost: **0.50% Annually**

⁺ Annual Effective Rate over first ten years.

[^] Reflects the maximum MVA.

[□] Must meet eligibility requirements. See page 4.

* Credited Interest Rate does not reflect the rider charge.

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Page 7 of 12

NON-GUARANTEED ANNUITY CONTRACT VALUES INDEX GROWTH PERIOD COMPARISON - MOST RECENT, HIGH, LOW

This chart illustrates values for the most recent, most favorable and least favorable ten year period of historical index returns out of the last twenty years; these periods are determined based on index returns before any application of Index Strategy rates.

The values and annual effective rates shown reflect the current rider charge, selected withdrawals, initial allocations, and application of current Index Strategy Rates to historical index returns. The Accumulation Value reflects rider costs.

Annual Effective Rate Most Recent: 4.95%⁺

Annual Effective Rate Highest: 6.26%⁺

Annual Effective Rate Lowest: 3.45%⁺

| Contract Year | MOST RECENT | | HIGHEST | | LOWEST | |
|------------------------------|--------------------------|--------------------|--------------------------|--------------------|--------------------------|--------------------|
| | Credited Interest Rate* | Accumulation Value | Credited Interest Rate* | Accumulation Value | Credited Interest Rate* | Accumulation Value |
| At Issue | | \$100,000 | | \$100,000 | | \$100,000 |
| 1 | 7.50% | \$106,963 | 7.89% | \$107,351 | 0.00% | \$99,500 |
| 2 | 0.17% | \$106,609 | 9.52% | \$116,982 | 7.18% | \$106,111 |
| 3 | 6.01% | \$112,451 | 3.81% | \$120,832 | 0.00% | \$105,580 |
| 4 | 12.27% | \$125,617 | 2.03% | \$122,669 | 0.83% | \$105,924 |
| 5 | 10.28% | \$137,838 | 3.79% | \$126,681 | 0.00% | \$105,395 |
| 6 | 5.05% | \$144,075 | 7.50% | \$135,502 | 7.89% | \$113,142 |
| 7 | 0.00% | \$143,354 | 0.17% | \$135,053 | 9.52% | \$123,293 |
| 8 | 5.58% | \$150,597 | 6.01% | \$142,454 | 3.81% | \$127,351 |
| 9 | 0.00% | \$149,844 | 12.27% | \$159,134 | 2.03% | \$129,286 |
| 10 | 3.42% | \$154,194 | 10.28% | \$174,615 | 3.79% | \$133,515 |
| Annual Effective Rate | 4.95%⁺ | | 6.26%⁺ | | 3.45%⁺ | |

| Index | Highest Index Growth Period | Lowest Index Growth Period |
|----------------|-----------------------------|----------------------------|
| S&P MARC 5% ER | 12/31/2001 to 12/31/2011 | 12/31/1996 to 12/31/2006 |

ILLUSTRATION SNAPSHOT

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ILLUSTRATED WITHDRAWALS

Enhanced Penalty Free

OPTIONAL RIDER DETAILS

Enhanced Liquidity Benefit Rider Cost: **0.50% Annually**

⁺ Annual Effective Rate over ten years.

* Credited Interest Rate does not reflect the rider charge.

Illustration Date: **10/04/2017**

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Page 8 of 12

CREDITED INTEREST RATES BY INDEX - MOST RECENT, HIGH, LOW

This chart shows the Interest Credited Rate for non-guaranteed contract values shown on the previous page. This rate does not reflect the rider charge.

| Alloc. % | INDEX OPTION BASED INTEREST CREDIT | | |
|-------------|------------------------------------|----------------|-----------------------|
| | Index Return | S&P MARC 5% ER | Total Credit Interest |
| | S&P MARC 5% ER | APP Margin | |
| | | 100% | |
| YEAR | MOST RECENT | | |
| 1 | 8.40% | 7.50% | 7.50% |
| 2 | 1.07% | 0.17% | 0.17% |
| 3 | 6.91% | 6.01% | 6.01% |
| 4 | 13.17% | 12.27% | 12.27% |
| 5 | 11.18% | 10.28% | 10.28% |
| 6 | 5.95% | 5.05% | 5.05% |
| 7 | -3.08% | 0.00% | 0.00% |
| 8 | 6.48% | 5.58% | 5.58% |
| 9 | -2.92% | 0.00% | 0.00% |
| 10 | 4.32% | 3.42% | 3.42% |
| YEAR | HIGHEST | | |
| 1 | 8.79% | 7.89% | 7.89% |
| 2 | 10.42% | 9.52% | 9.52% |
| 3 | 4.71% | 3.81% | 3.81% |
| 4 | 2.93% | 2.03% | 2.03% |
| 5 | 4.69% | 3.79% | 3.79% |
| 6 | 8.40% | 7.50% | 7.50% |
| 7 | 1.07% | 0.17% | 0.17% |
| 8 | 6.91% | 6.01% | 6.01% |
| 9 | 13.17% | 12.27% | 12.27% |
| 10 | 11.18% | 10.28% | 10.28% |
| YEAR | LOWEST | | |
| 1 | -0.97% | 0.00% | 0.00% |
| 2 | 8.08% | 7.18% | 7.18% |
| 3 | -2.02% | 0.00% | 0.00% |
| 4 | 1.73% | 0.83% | 0.83% |
| 5 | -0.94% | 0.00% | 0.00% |
| 6 | 8.79% | 7.89% | 7.89% |
| 7 | 10.42% | 9.52% | 9.52% |
| 8 | 4.71% | 3.81% | 3.81% |
| 9 | 2.93% | 2.03% | 2.03% |
| 10 | 4.69% | 3.79% | 3.79% |

| Abbreviation | Definition |
|--------------|-----------------------|
| APP | Annual Point-to-Point |

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ILLUSTRATED WITHDRAWALS

Enhanced Penalty Free

OPTIONAL RIDER DETAILS

Enhanced Liquidity Benefit Rider Cost: **0.50% Annually**

Illustration Date: **10/04/2017**

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Projected accumulation value based on current rates over a 10 year period

This graph shows the projected Accumulation Values based on historical index performance determined by the three historical indexing periods, the initial allocation, current rider charge, withdrawal selections and current rates shown on page 5 of the illustration.

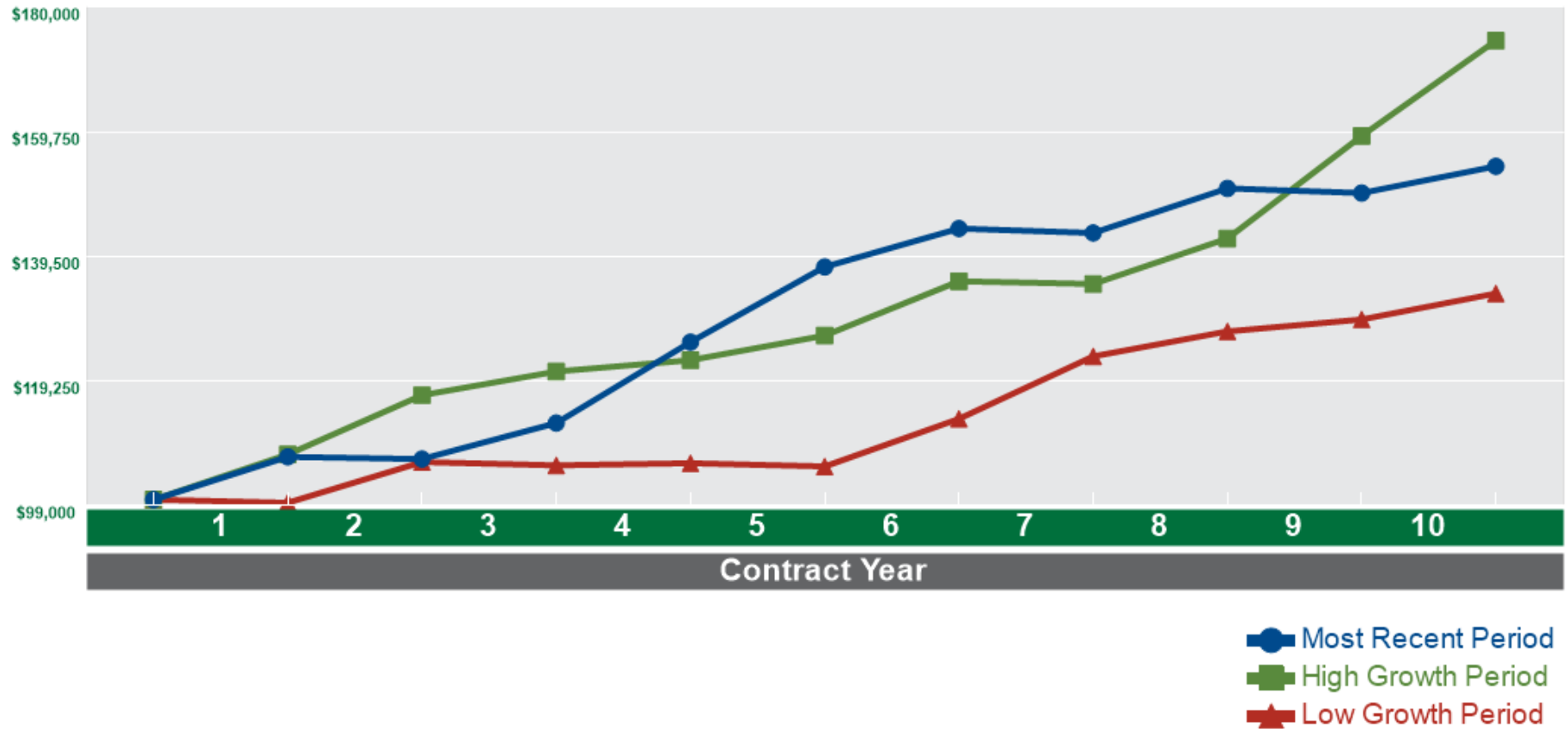


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Page 10 of 12

MARKET VALUE ADJUSTMENT (MVA)

When you make a withdrawal, the amount you receive may be increased or decreased by a market value adjustment, depending on the change in interest rates since your annuity purchase. If interest rates on which the MVA is based go up after you buy your annuity, the MVA will likely decrease the amount you receive. If interest rates go down, the MVA will likely increase the amount you receive.

A market value adjustment is applied only during the surrender charge period to full surrenders and any partial surrenders in excess of the Penalty-Free Partial Surrender Allowance. Changes in the Accumulation Value due to market value adjustment are not quoted in this illustration.

The graph below shows the projected surrender value under sample MVA scenarios as described below during the surrender charge period of the Contract based on the initial premium amount and the assumption that there are no partial surrenders.

Hypothetical Surrender Values Reflecting MVA



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Page 11 of 12

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.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

Premium taxes: Accumulation Value will be reduced for premium taxes as required by the state of residence. These taxes are not reflected in the illustrated values.

The S&P Multi-Asset Risk Control 5% Excess Return Index has been in existence since 3/27/2017. 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 Multi-Asset Risk Control 5% Excess Return", "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 Company ("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 VersaChoice 10 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.

The S&P 500[®] Low Volatility Daily Risk Control 5% 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.

¹ 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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Premium: **\$100,000.00**
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Page 12 of 12

NAC VersaChoice 10
Input Summary Report

| Producer | | | |
|---|--|------------------------------|---|
| Producer | | LOUIS LABASH | |
| Owner Information | | | |
| Owner Information | | | |
| Owner Type | | Same as Annuitant(s) | |
| Annuitant Information | | | |
| Annuitant Type | | Individual | |
| Client Name | | Valued Annuitant | |
| Gender | | Male | |
| Issue Age | | 69 | |
| Illustration | | | |
| Period Illustrated | | Accumulation Only | |
| Illustration Effective Date | | 10/04/2017 | |
| Market | | Non-Qualified | |
| Accumulation Benefits | | | |
| Guaranteed Minimum Accumulation Benefit | | False | |
| Guaranteed Minimum Withdrawal Benefit | | False | |
| Guaranteed Minimum Income Benefit | | True | 5 years certain |
| Guaranteed Minimum Death Benefit | | Account Value | |
| Initial Contribution | | | |
| Amount | | \$100,000 | |
| 1035 Exchange Amount | | \$0 | |
| 1035 Exchange Basis | | \$0 | |
| Periodic Payments | | | |
| Mode | | Annual | |
| Scheduled Payments | | <u>Value</u> | <u>Adjustment</u> <u>From - Through</u> |
| | | \$0.00 | \$0.00 2 - M |
| Withdrawals | | | |
| Mode | | Annual | |
| Scheduled Withdrawals | | <u>Type</u> <u>Value</u> | <u>Adjustment</u> <u>From - Through</u> |
| Enhanced Penalty Free | | 20.00% | \$0.00 11- M |
| Performance Model | | | |
| Illustration Based On | | Custom Subaccount Allocation | |
| Subaccount Assumptions | | | |
| Past Performance Duration | | Longest Common Period | |
| Illustrate Dollar Cost Averaging | | False | |
| Subaccount | | S&P MARC 5% ER | 100.00% |
| Rebalance Subaccount | | None | |
| Reports Options | | | |
| Years to Illustrate | | Contract Years 1-20 | |