

NAC Guarantee PlusSM

multi-year guarantee annuity

Features																
Issue ages (may vary by state)	0-90															
Minimum premium	Single premium; \$20,000 qualified and non-qualified. High-band rates start at \$100,000.															
Guarantee interest rate periods	Choice of 3, 5, or 7 year guarantee interest rate periods. For California and Florida , NAC Guarantee Plus 7 is not available.															
Surrender charge schedules (may vary by state)	3-year schedule <table border="1"> <thead> <tr> <th>Y1</th> <th>Y2</th> <th>Y3</th> <th>Y4+</th> </tr> </thead> <tbody> <tr> <td>9.00%</td> <td>8.00%</td> <td>7.00%</td> <td>0%</td> </tr> </tbody> </table>	Y1	Y2	Y3	Y4+	9.00%	8.00%	7.00%	0%							
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Penalty-free withdrawals	Beginning 2nd contract year, equal to the interest earned in the prior contract year. By current company practice*, they can elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis. 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, can withdraw 100% of the accumulation value penalty-free.															

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Withdrawals taken prior to age 59 1/2 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.