



Annuity



## Help clients build a retirement strategy with all-star potential

With **another recent rate increase**, **NAC VersaChoice® 10 fixed index annuity** is stepping up to the plate with even more **competitive growth opportunities** designed to help clients pursue long-term retirement accumulation.

VersaChoice continues to deliver a deep bench of **diversification capabilities**, including:

- **10.10% S&P 500® Annual Point-to-Point with Cap Rate**
- **4.75% fixed account rate**
- Multiple index strategy options including **uncapped options** and **enhanced participation rates up to 290%** (include charge)<sup>1</sup>

[View rate spotlight](#)

**For clients who want added flexibility, the optional Enhanced Liquidity Benefit (ELB) rider<sup>2</sup> provides:**


- Return of premium feature
- Enhanced liquidity – cumulative 20% (starting in year 2)<sup>3</sup>
- Activities of daily living (ADL)–based surrender charge waiver<sup>4</sup>
- Activities of daily living (ADL)–based enhanced accumulation value payout (5-year)<sup>5</sup>

## When rates keep improving, your lineup should too.

VersaChoice combines stronger rates, growth potential, and meaningful flexibility into one powerful retirement accumulation solution.



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NAC VersaChoice® 10 is a fixed index annuity issued on base contract form NA1012A/ICC17-NA1012A.MVA or appropriate state variation including all applicable endorsements and riders.

A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

1. Known as a strategy fee annual percentage in the contract, the strategy charge is 0.95% annually. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios. Strategy charges are considered a partial surrender outside of the available penalty-free amount and for purposes of the return of premium feature will reduce the net premium accordingly.
2. Annual fee of 0.60% of the accumulation value applies.
3. If no withdrawals (other than rider charges) are taken in the prior year.
4. Need to receive written proof, acceptable to us, from a physician who has determined, in a manner consistent with accepted standards and practice for the diagnosis, that you are unable to meet two of six ADLs with an expectation the condition(s) are permanent. See product brochure and disclosure for more information on the ADL definitions and qualifications. This benefit is not available when the accumulation value equals zero.
5. Once elected, all other rights and benefits under the contract are terminated. See product brochure and

disclosure for more information on the ADL definitions and qualifications. This benefit is not available when the accumulation value equals zero.

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