

^General Product Requirements

Income Pay®

The optional Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider is NOT AVAILABLE on the following:

- North American Freedom Choice® – if the 5% PFWO option is elected
- North American Ten®
- The Boomer Annuity®
- North American Guarantee ChoiceSM
- North American Guarantee ChoiceSM II

Inherited IRA's are not available with the Income Pay Rider.

*General Product Requirements

For State-Specific Forms Requirements, please see the New Business Forms Chart 7372Z.

California

Issue age reductions on:

- Performance Choice® (0-65 12Yr & 12 Plus)**
- North American CharterSM, North American PrecisionSM, North American Freedom Choice®, North American Prizm Plus® and NA Flex III (0-65 14Yr)**

NA Flex I is not available.

Illinois

Issue age reductions on:

- North American Freedom Choice® (0-55 14Yr)**
- North American Prizm Plus® (0-65 14Yr)**

Indiana

Issue age reductions on:

- North American Guarantee ChoiceSM (0-85)**
- Performance Choice® (0-82 8 Plus)**
- North American Ten® (0-78)**
- North American CharterSM and North American PrecisionSM (0-85 7Yr)**

Nevada

Issue age reductions on:

- North American CharterSM and North American PrecisionSM (0-59 7Yr, 0-53 10Yr, 0-48 14Yr)**

Ohio

Issue age reductions on:

- North American CharterSM (0-59 7Yr, 0-53 10Yr, 0-49 14Yr)**

North American Freedom Choice®-14-Year Option is not available.

Performance Choice®-12-Year Options are not available

Oklahoma

Issue age reductions on:

- North American Guarantee ChoiceSM (0-85)**

South Carolina

Issue age reductions on:

- Performance Choice® (0-52 8Yr Plus, 0-55 12Yr, 0-48 12Yr Plus)**

Texas

Issue age reductions on:

- Performance Choice® (0-55 12Yr & 12Yr Plus)**
- North American CharterSM and North American PrecisionSM (0-55 10Yr, 0-51 14Yr)**
- North American Freedom Choice® (0-59 10Yr, 0-55 14Yr)**

Utah

Performance Choice® - 12Yr Options are not available

Hindsight Index Strategy®

Approved for the following products: North American PrecisionSM, North American CharterSM and North American Ten®.

Unemployment Rider: Not available in CA, MA, MD, MN, MT, NH, TX, UT, WA

Terminal Illness Rider: Not available in MA, TX

Nursing Home Rider: Not available in MA.

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	Traditional Fixed			Multi-Year Guarantee Annuities		SPIA
	NA Flex Series ▼	NA Director	Boomer Annuity	NA Guar. Choice	NA Guar. Choice II	NA Income
AK					X	X
AL				X		X
AZ	X	X	X	X		X
AR	X	X	X	X		X
CA	X*	X	X	X		X
CO	X	X	X	X		X
CT				X		X
DE						X
DC	X	X	X	X		X
FL	X	X	X	X		X
GA	X	X	X	X		X
HI	X	X	X	X		X
ID	X	X	X	X		X
IL	X	X	X	X		X
IN	X	X	X	X*		X
IA	X	X	X	X		X
KS	X	X	X	X		X
KY	X	X	X	X		X
LA	X	X	X	X		X
ME	X	X	X	X		X
MD	X	X	X	X		X
MA			X	X		X
MI	X	X	X	X		X
MN					X	X
MS	X	X		X		X
MO	X	X	X		X	X
MT	X	X	X	X		X
NE	X	X	X	X		X
NV					X	X
NH	X	X	X	X		X
NJ	X	X	X	X		X
NM	X	X	X	X		X
NC	X	X	X	X		X
ND	X	X	X	X		X
OH					X	X
OK	X	X	X	X*		X
OR					X	X
PA	X	X		X		X
RI	X	X	X	X		X
SC	X	X	X	X		X
SD	X	X	X	X		X
TN	X	X	X	X		X
TX		X		X		X
UT					X	X
VT	X	X	X	X		X
VA	X	X	X		X	X
WA					X	X
WV	X	X	X	X		X
WI	X	X	X	X		X
WY	X	X	X	X		X

**If the owner(s) or annuitant(s) has a birthday (prior to the contract being issued) that causes their age to be higher than the maximum issue age for that fixed annuity, North American will not issue the policy.

- ▼ 7-Year option temporarily unavailable.
- 6-Year option temporarily unavailable.

	Fixed Index Annuities						Income Rider		
	Performance Choice / Performance Choice Plus	NA Ten	Charter Series	Precision Series	Freedom Choice [®]	Prizm Plus	NA Pillar	Income Pay [▲]	Income Pay [▲] with Income Multiplier
AK									
AL	X								X
AZ	X	X	X	X	X	X			X
AR	X	X	X	X	X	X			X
CA	X*	X	X*	X*	X*	X*		X	
CO	X	X	X	X	X	X			X
CT							X		
DE									
DC	X	X	X	X	X	X		X	
FL	X	X	X	X	X	X	X	X	
GA	X	X	X	X	X	X			X
HI	X	X	X	X	X	X		X	
ID	X	X	X	X	X	X		X	
IL	X	X	X	X	X*	X*		X	
IN	X*	X*	X*	X*	X	X		X	
IA	X	X	X	X	X	X			X
KS	X	X	X	X	X	X			X
KY	X	X	X	X	X	X			X
LA	X	X	X	X	X	X			X
ME	X	X	X	X	X	X			X
MD	X	X	X	X	X	X		X	
MA	X	X	X	X	X	X		X	
MI	X	X	X	X	X	X			X
MN									
MS	X	X	X	X	X	X		X	
MO		X	X	X	X	X			X
MT	X	X	X	X		X		X	
NE	X	X	X	X	X	X		X	
NV			X*	X*			X		X
NH	X	X	X	X	X	X		X	
NJ	X	X	X	X	X	X		X	
NM	X	X	X	X	X	X			X
NC	X	X	X	X	X	X		X	
ND	X	X	X	X	X	X		X	
OH	X*		X*		X*		X	X	
OK	X	X	X	X	X	X			X
OR									
PA	X	X	X	X	X	X		X	
RI	X	X	X	X	X	X			X
SC	X*	X	X	X	X	X			X
SD	X	X	X	X	X	X			X
TN	X	X	X	X	X	X			X
TX	X*		X*	X*	X*		X		X
UT	X*								X
VT	X	X	X	X		X			X
VA		X	X	X		X		X	
WA							X		
WV	X	X	X	X	X	X			X
WI	X	X	X	X	X	X		X	
WY	X	X	X	X	X	X			X