

North American fixed index annuity portfolio – Quick reference guide

Products listed are the generic versions used in most states. See the product brochures and disclosures for applicable state variations. Check with your financial institution for product availability.



Issued by North American Company for Life and Health Insurance®

Product	Performance Choice® 8	North American Charter® Plus series		NAC VersaChoice SM 10		NAC IncomeChoice® 10	NAC BenefitSolutions® 10																																																																																																																																																																					
		Accumulation		Liquidity		Participating Income	Multi-Benefit																																																																																																																																																																					
Surrender charge periods¹	8	10	14	10	10	10	10																																																																																																																																																																					
Issue ages (may vary by state)	0-85	0-79	0-75	0-79	0-79	40-79	40-79																																																																																																																																																																					
Minimum premium	\$20,000 qualified and non-qualified (\$50/month TSA salary reduction); flexible premium	\$20,000 qualified and non-qualified; flexible premium		\$20,000 qualified and non-qualified; single premium		\$20,000 qualified and non-qualified; flexible premium	\$20,000 qualified and non-qualified; single premium																																																																																																																																																																					
Premium bonus²	N/A	5%: \$20,000-\$74,999 8%: \$75,000+	7%: \$20,000-\$74,999 10%: \$75,000+	N/A		N/A	N/A																																																																																																																																																																					
Surrender charges¹ (may vary by state)	<table border="1"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td></tr> <tr><td>10</td><td>10</td><td>10</td><td>10</td><td>9</td></tr> <tr><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9+</td><td></td></tr> <tr><td>8</td><td>5</td><td>3</td><td>0</td><td></td></tr> </table>	Y1	Y2	Y3	Y4	Y5	10	10	10	10	9	Y6	Y7	Y8	Y9+		8	5	3	0		<table border="1"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td></tr> <tr><td>10</td><td>10</td><td>9</td><td>9</td><td>8</td></tr> <tr><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td></tr> <tr><td>8</td><td>7</td><td>6</td><td>4</td><td>2</td></tr> <tr><td>Y11+</td><td></td><td></td><td></td><td></td></tr> <tr><td>0</td><td></td><td></td><td></td><td></td></tr> </table>	Y1	Y2	Y3	Y4	Y5	10	10	9	9	8	Y6	Y7	Y8	Y9	Y10	8	7	6	4	2	Y11+					0					<table border="1"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td></tr> <tr><td>12</td><td>12</td><td>11</td><td>11</td></tr> <tr><td>Y5</td><td>Y6</td><td>Y7</td><td>Y8</td></tr> <tr><td>10</td><td>9</td><td>8</td><td>7</td></tr> <tr><td>Y9</td><td>Y10</td><td>Y11</td><td>Y12</td></tr> <tr><td>6</td><td>5</td><td>4</td><td>3</td></tr> <tr><td>Y13</td><td>Y14</td><td>Y15+</td><td></td></tr> <tr><td>2</td><td>1</td><td>0</td><td></td></tr> </table>	Y1	Y2	Y3	Y4	12	12	11	11	Y5	Y6	Y7	Y8	10	9	8	7	Y9	Y10	Y11	Y12	6	5	4	3	Y13	Y14	Y15+		2	1	0		<table border="1"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td></tr> <tr><td>10</td><td>10</td><td>9</td><td>9</td><td>8</td></tr> <tr><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td></tr> <tr><td>8</td><td>7</td><td>6</td><td>4</td><td>2</td></tr> <tr><td>Y11+</td><td></td><td></td><td></td><td></td></tr> <tr><td>0</td><td></td><td></td><td></td><td></td></tr> </table>	Y1	Y2	Y3	Y4	Y5	10	10	9	9	8	Y6	Y7	Y8	Y9	Y10	8	7	6	4	2	Y11+					0					<table border="1"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td></tr> <tr><td>10</td><td>10</td><td>10</td><td>10</td><td>10</td></tr> <tr><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td></tr> <tr><td>9</td><td>8</td><td>6</td><td>4</td><td>2</td></tr> <tr><td>Y11+</td><td></td><td></td><td></td><td></td></tr> <tr><td>0</td><td></td><td></td><td></td><td></td></tr> </table>	Y1	Y2	Y3	Y4	Y5	10	10	10	10	10	Y6	Y7	Y8	Y9	Y10	9	8	6	4	2	Y11+					0					<table border="1"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td></tr> <tr><td>10</td><td>10</td><td>9</td><td>9</td></tr> <tr><td>Y5</td><td>Y6</td><td>Y7</td><td>Y8</td></tr> <tr><td>8</td><td>8</td><td>7</td><td>6</td></tr> <tr><td>Y9</td><td>Y10</td><td>Y11</td><td></td></tr> <tr><td>4</td><td>2</td><td>0</td><td></td></tr> </table>	Y1	Y2	Y3	Y4	10	10	9	9	Y5	Y6	Y7	Y8	8	8	7	6	Y9	Y10	Y11		4	2	0	
Y1	Y2	Y3	Y4	Y5																																																																																																																																																																								
10	10	10	10	9																																																																																																																																																																								
Y6	Y7	Y8	Y9+																																																																																																																																																																									
8	5	3	0																																																																																																																																																																									
Y1	Y2	Y3	Y4	Y5																																																																																																																																																																								
10	10	9	9	8																																																																																																																																																																								
Y6	Y7	Y8	Y9	Y10																																																																																																																																																																								
8	7	6	4	2																																																																																																																																																																								
Y11+																																																																																																																																																																												
0																																																																																																																																																																												
Y1	Y2	Y3	Y4																																																																																																																																																																									
12	12	11	11																																																																																																																																																																									
Y5	Y6	Y7	Y8																																																																																																																																																																									
10	9	8	7																																																																																																																																																																									
Y9	Y10	Y11	Y12																																																																																																																																																																									
6	5	4	3																																																																																																																																																																									
Y13	Y14	Y15+																																																																																																																																																																										
2	1	0																																																																																																																																																																										
Y1	Y2	Y3	Y4	Y5																																																																																																																																																																								
10	10	9	9	8																																																																																																																																																																								
Y6	Y7	Y8	Y9	Y10																																																																																																																																																																								
8	7	6	4	2																																																																																																																																																																								
Y11+																																																																																																																																																																												
0																																																																																																																																																																												
Y1	Y2	Y3	Y4	Y5																																																																																																																																																																								
10	10	10	10	10																																																																																																																																																																								
Y6	Y7	Y8	Y9	Y10																																																																																																																																																																								
9	8	6	4	2																																																																																																																																																																								
Y11+																																																																																																																																																																												
0																																																																																																																																																																												
Y1	Y2	Y3	Y4																																																																																																																																																																									
10	10	9	9																																																																																																																																																																									
Y5	Y6	Y7	Y8																																																																																																																																																																									
8	8	7	6																																																																																																																																																																									
Y9	Y10	Y11																																																																																																																																																																										
4	2	0																																																																																																																																																																										
Penalty-free withdrawals³	Year 2+: 10%	Year 2+: 10%		10%; available immediately		Year 2+: 5%	Year 2+: 5% up to 10% cumulative (maximum) if no withdrawal taken in previous year																																																																																																																																																																					
Waiver of surrender charge (may vary by state)	10% of accumulation value for qualified confinement	100% of accumulation value for qualified confinement		N/A		10% of accumulation value for qualified confinement	100% for qualified confinement																																																																																																																																																																					
Index account options (varies by state)																																																																																																																																																																												
Fixed	✓	✓	✓	✓	✓	✓	✓																																																																																																																																																																					
Annual Point-to-Point (cap)	S&P 500®	S&P 500®	S&P 500®	S&P 500®	S&P 500®	S&P 500®	S&P 500®																																																																																																																																																																					
Annual Point-to-Point (margin)	S&P 500® Low Volatility Daily Risk Control 5% Index ⁸	S&P 500® Low Volatility Daily Risk Control 5% Index ⁸		S&P 500® Low Volatility Daily Risk Control 5% Index ⁸		S&P 500® Low Volatility Daily Risk Control 5% Index ⁸ S&P Multi-Asset Risk Control 5% Excess Return Index	S&P 500® Low Volatility Daily Risk Control 5% Index ⁸																																																																																																																																																																					
Threshold Participation Strategy						S&P 500® Low Volatility Daily Risk Control 5% Index ⁸																																																																																																																																																																						
2-year Point-to-Point (margin)		S&P 500® Low Volatility Daily Risk Control 8% Index ⁸				S&P 500® Low Volatility Daily Risk Control 8% Index ⁸																																																																																																																																																																						
2-year Point-to-Point (p-rate)	S&P, S&P Multi-Asset Risk Control 5% Excess Return Index, Fidelity Multifactor Yield Index 5% ER SM Morgan Stanley Dynamic Global Index			S&P, S&P Multi-Asset Risk Control 5% Excess Return Index, Fidelity Multifactor Yield Index 5% ER SM Morgan Stanley Dynamic Global Index																																																																																																																																																																								
Annual Point-to-Point (p-rate)	S&P, S&P Multi-Asset Risk Control 5% Excess Return Index, Fidelity Multifactor Yield Index 5% ER Morgan Stanley Dynamic Global Index	S&P 500®		S&P, S&P Multi-Asset Risk Control 5% Excess Return Index, Fidelity Multifactor Yield Index 5% ER Morgan Stanley Dynamic Global Index		S&P 500®																																																																																																																																																																						
Annual Point-to-Point (enhanced p-rate-includes strategy charge¹²)	Fidelity Multifactor Yield Index 5% ER Morgan Stanley Dynamic Global Index			Fidelity Multifactor Yield Index 5% ER Morgan Stanley Dynamic Global Index																																																																																																																																																																								
2-year Point-to-Point (enhanced p-rate-includes strategy charge¹²)	Fidelity Multifactor Yield Index 5% ER Morgan Stanley Dynamic Global Index			Fidelity Multifactor Yield Index 5% ER Morgan Stanley Dynamic Global Index																																																																																																																																																																								
Monthly Point-to-Point (cap)	S&P 500®	S&P 500®, NASDAQ-100®		S&P 500®		S&P 500®	S&P 500®, NASDAQ-100®																																																																																																																																																																					
Monthly Average (p-rate)							S&P 500®, DJIA®																																																																																																																																																																					
Inverse Edge Trigger																																																																																																																																																																												
Inverse Performance Trigger																																																																																																																																																																												
Daily Average (margin)		S&P 500®				S&P 500®	S&P 500®, DJIA®																																																																																																																																																																					

North American fixed index annuity portfolio – Quick reference guide

Products listed are the generic versions used in most states. Please see the product brochures and disclosures for applicable state variations. Check with your financial institution for product availability.



Product	Performance Choice®	North American Charter® Plus series		NAC VersaChoice SM 10	NAC IncomeChoice® 10	NAC BenefitSolutions® series	
Surrender charge periods ¹	8	10	14	10	10	10	14
Death benefit	Remaining accumulation value as lump sum	Remaining accumulation value as lump sum		Remaining accumulation value as lump sum	Remaining accumulation value as lump sum	Remaining accumulation value as lump sum	
Guaranteed lifetime withdrawal benefit (GLWB) rider(s)	N/A	N/A		N/A	GLWB feature (built-in rider) with no additional cost ⁷	Benefits rider (built-in rider) with cost	
Market	Basic fixed index annuity design and our highest interest crediting rates			Accumulation potential with optional unique liquidity feature rider	Our highest potential income and no rider charge ⁴	Benefit flexibility and death benefit	
Guaranteed roll-up rate					1.50% of GLWB value + stacking potential (150% of dollar amount of interest credited)	20% benefit base bonus year 1 ⁵ Benefit base floor 120% years 1-5 140% years 6-10 160% years 11+	
Annual charge					No rider charge	1.20%	
Lifetime payment amount (LPA) increase feature					Yes	No	
Nursing home multiplier					No	2X LPA for up to 5 years ⁹	
Stacking/participating feature					Yes	Yes	
LPA reserve feature					No	No	
LPA availability At least age 50					After year 1	Immediate at issue	
Rider death benefit					No	Benefit base over 5 year payout ⁶	
Penalty-free withdrawal friendly					RMDs	Required minimum distributions (RMDs) and penalty-free withdrawals	
Other rider(s)	N/A	N/A		Optional enhanced liquidity benefit (ELB) ¹⁰	N/A	N/A	
Features	N/A	N/A		<ul style="list-style-type: none"> • Return of premium feature • Enhanced liquidity – Cumulative 20% • Activities of daily living (ADL)-based surrender charge waiver • ADL-based enhanced accumulation value payout (5 year) Annual fee of 0.60% accumulation value applies. Once elected, all other rights and benefit under the contract are terminated. ¹¹	N/A	N/A	

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

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 or strategy fees associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

Insurance products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

The NAC BenefitSolutions® 10 is issued on base certificate/contract form NC/NA1006A/ICC14-NA1006A or appropriate state variation including all applicable endorsements and riders.

The NAC IncomeChoice® 10 is issued on base contract form ICC16-NA1007A.MVA/NA1007A/NA1004A or appropriate state variation including all applicable endorsements and riders.

The North American Charter® Plus is issued on base certificate/contract form NC/NA1007A/ICC16-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders.

The NAC VersaChoiceSM 10 is issued on base contract form NA1012A/ICC17-NA1012A.MVA or appropriate state variation including all applicable endorsements and riders.

The Performance Choice® is issued on base certificate/contract form LC/LS160A/ICC16-NA1007A.MVA/NA1007A or appropriate state variation including all applicable endorsements and riders.

1. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.
2. Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins. Premium bonus recapture may vary by state. Please see product disclosure for further details. The premium bonus is not recaptured in the event of death of the annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, required minimum distributions (by current company practice) or under the nursing home confinement waiver or on any rider charge.
3. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.
4. "Income" or "lifetime income" refers to guaranteed payment of lifetime payment amounts ("LPAs"). It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.
5. This amount is only applied to the benefit base, which is a value used only for determining lifetime payment amounts (LPA) and/or the rider death benefit features. Benefit base is not the same as the Contract accumulation value and may not be used for partial withdrawals, full surrender or as the base contract death benefit.
6. Rider death benefit includes option for 5 annual payments based on benefit base with 1-year waiting period (2-year in some states). 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.
7. While certain included features may have no explicit cost, a product with a built-in GLWB feature may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't have these built-in features.
8. These indexes are managed to a volatility target, and as a result their 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% and the S&P 500® Low Volatility Daily Risk Control 8% Indexes have 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.
9. The nursing home multiplier (also known as LPA multiplier) is included in form AR281A (benefits rider) and PS281B (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. See the 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. Beneficiaries can choose the benefits rider death benefit and receive the benefit base paid out over a five year period or choose the accumulation value as a lump sum. If no withdrawals (other than rider charges) have been taken, the beneficiary may also choose a lump sum death benefit equal to the premium.
10. Annual fee of 0.60% accumulation value applies.
11. 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.
12. Known as a strategy fee annual percentage in the contract. 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 for VersaChoiceSM 10 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.

* 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.

The "S&P 500®", "S&P Multi-Asset Risk Control 5% Excess Return Index", "S&P Maestro 5 Index Excess Return", "S&P 500® Low Volatility Daily Risk Control 5% Index", and "S&P 500® Low Volatility Daily Risk Control 8% Index", 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") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJ and have been sublicensed for use for certain purposes by the Company. Products are not sponsored, endorsed, sold or promoted by SPDJ, Dow Jones, S&P, or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Products or any member of the public regarding the advisability of investing in securities generally or in this Product particularly or the ability of these Indices to track general market performance. S&P Dow Jones Indices only relationship to North American Company for Life and Health Insurance® with respect to these Indices is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Indices are determined, composed and calculated by S&P Dow Jones Indices without regard to North American Company for Life and Health Insurance or the Product. S&P Dow Jones Indices has no obligation to take the needs of the Company or the owners of this Product into consideration in determining, composing or calculating these Indices. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of Products or the timing of the issuance or sale of this Product or in the determination or calculation of the equation by which the Product is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Product. There is no assurance that investment products based on these Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THESE INDICES OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE, OWNERS OF THE PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDICES OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR AGREEMENTS BETWEEN S&P DOW JONES INDICES AND THE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

The Nasdaq-100®, Nasdaq-100® Index and Nasdaq® are trademarks of the Nasdaq Stock Market Inc. (which with its affiliates are the "Corporations") and are licensed for use by North American. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The NAC BenefitSolutions, NAC IncomeChoice, NAC Charter Plus, NAC RetireChoice and Performance Choice are not issued, endorsed, sold or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE NAC BenefitSolutions, NAC IncomeChoice, NAC Charter Plus, NAC RetireChoice and Performance Choice.

The Fidelity Multifactor Yield IndexSM 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to North American Company for Life and Health Insurance® (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS. Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product.

Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

Fidelity Product Services LLC disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use.

Fidelity Product Services LLC shall have no responsibility or liability whatsoever with respect to the Product.

Morgan Stanley Dynamic Global Index (the "Index") is the property of Morgan Stanley & Co. LLC.

Any product that is linked to the performance of the index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, "Morgan Stanley"). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The index is the exclusive property of Morgan Stanley. Morgan Stanley and the index are service marks of Morgan Stanley and have been licensed for use for certain purposes. Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the index or any data included therein.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any Morgan Stanley trade name, trademark or service mark to sponsor, endorse, market or promote this product, without first contacting Morgan Stanley to determine whether Morgan Stanley's permission is required. Under no circumstances may any person or entity claim any affiliation with Morgan Stanley without the prior written permission of Morgan Stanley.

In calculating the performance of the index, Morgan Stanley deducts, on a daily basis, a servicing cost of 0.50% per annum. This reduces the positive change or increase the negative change in the index level and thus decreases the return of any product linked to the index. The volatility control calculation applied by Morgan Stanley as part of the index's methodology may decrease the index's performance and thus the return of any product linked to the index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the index, it will also reduce the cost of hedging certain products linked to the index.