



Effective 03.04.2016

Rates Subject to Change

North American Income Choice 10

Flexible Premium Deferred Fixed Index Annuity – Indexes Daily

Strategy	10 Year (Most States)		10 Year (CA, OH, TX)
	Up to \$250K	\$250K+	All Amounts
S&P 500 Annual Point to Point Cap Any annual increase in the Index on a pt to pt basis, subject to a Cap, declared annually, never less than 0.50%.	3.30%	3.70%	3.30%
Dow Jones Annual Point to Point Cap Any annual increase in the Index on a pt to pt basis, subject to a Cap, declared annually, never less than 0.50%.	3.15%	3.55%	3.15%
S&P Midcap 400 Annual Point to Point Cap Any annual increase in the Index on a pt to pt basis, subject to a Cap, declared annually, never less than 0.50%.	3.00%	3.40%	3.00%
NASDAQ-100 Annual Point to Point Cap Any annual increase in the Index on a pt to pt basis, subject to a Cap, declared annually, never less than 0.50%.	3.05%	3.45%	3.05%
LBMA Afternoon (PM) Gold Price Annual Point to Point Cap (N/A in VT) Any annual increase in the Index on a pt to pt basis, subject to a Cap, declared annually, never less than 0.50%.	3.45%	3.90%	3.45%
S&P 500 Monthly Point to Point Cap Each year, all monthly index changes, positive (subject to cap, never less than 0.25%) or negative (no cap) are totalled.	1.65%	1.80%	1.65%
Nasdaq-100 Monthly Point to Point Cap Each year, all monthly index changes, positive (subject to cap, never less than 0.25%) or negative (no cap) are totalled.	1.60%	1.75%	1.60%
S&P 500 Low Volatility Daily Risk Control 5% (N/A in PA, SC) Any annual increase in the Index on a pt to pt basis, subject to a spread, declared annually, never more than 15%.	1.95%	1.50%	1.95%
S&P 500 Monthly Average w/ Participation Rate - No Cap Each year, all monthly index changes are totalled and divided by 12, the beginning index number is subtracted and multiplied by participation rate (never less than 5%)	55%	60%	55%
S&P MIDCAP 400 Monthly Average w/ Participation Rate - No Cap Each year, all monthly index changes are totalled and divided by 12, the beginning index number is subtracted and multiplied by participation rate (never less than 5%)	45%	50%	45%
Dow Jones Montly Average w/ Participation Rate - No Cap Each year, all monthly index changes are totalled and divided by 12, the beginning index number is subtracted and multiplied by participation rate (never less than 5%)	55%	60%	55%
Inverse Performance Trigger Credits the annual declared rate on any year the S&P 500 is even or down (never less than 0.25%)	3.55%	3.90%	3.55%
Fixed Rate Declared annually, never less than 0.25%	1.85%	2.05%	1.85%
<i>A 2 Year and 3 Year Strategy are also available</i>			
Minimum Guaranteed Rate	87.5% @ 1.00%		
Maximum Issue Age	40 - 79		
Minimum / Maximum Premium	\$20K / \$1M		
Surrender Charges (Not available in: AK, CT, DE, MN, MO, OK, OR, SC, UT, VA, WA)	10, 10, 10, 10, 10, 9, 8, 6, 4, 2% +/- MVA (Interest Adjustment) <i>Surrender Charges Vary in CA, FL, HI, MA, NH, OH, PA, TX</i>		
Product Features	❖ 5% or RMD penalty free withdrawals after year 1 ❖ Nursing Home Waiver (add'l 10% - issue ages 75 or younger)(Not available in MA)		
Income Rider Features	❖ 5% Bonus for Income Value ❖ No Fee for Lifetime Income Rider ❖ 2% Guaranteed Rollup Rate PLUS 150% of Annually Credited Account Value Interest ❖ Single Life Payout: 4.65% age 60 Joint Life Payout: 4.15% age 60 (Increases 10bps annually until turned on)		
Rate Hold	45 days from date app received		
Death Benefit	Accumulated Value		
Annuitization	1 x life or 5 x 5		
Company Ratings	A.M. Best: A+		
Commissions	Ages	Amount	
Chargeback at death or surrender:	40 - 75	7.00%	
0 - 6 months: 100% 7 - 12 months: 50%	76 - 79	5.25%	

Call Hanson Financial (800) 410-9932 Ext. 109

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