



Power of **120** **140** **160**

## Benefit Base Increases

### Feature Overview

A Benefit Base Increase paired with your Benefit Base Floor creates a powerful combination for the NAC BenefitSolutions fixed index annuity. On each contract anniversary during the first 20 contract years, a Benefit Base increase, equal to the weighted average percentage change in the fixed and indexed accounts during the preceding contract year, may be added to the Benefit Base. This means potentially higher Lifetime Payment Amounts versus the contract guarantees.

### Client Case Study

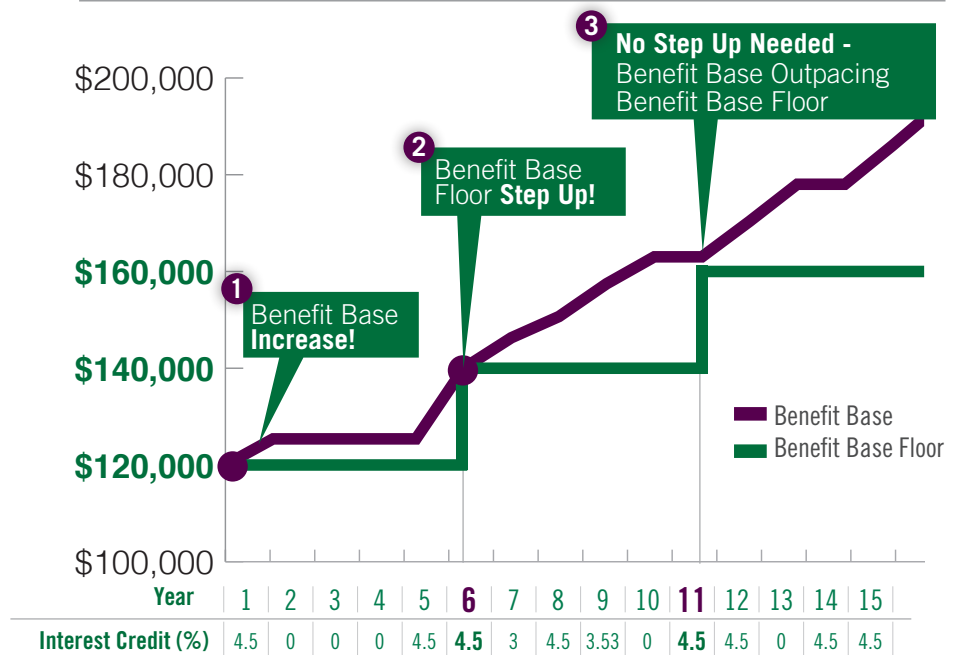
*Meet Alice.* Alice is nearing retirement and while she places value on guaranteed income, she also wants the opportunity for increased income potential. She has other assets set aside for retirement, so she is willing to see if her fixed index annuity can help give her the income growth potential she's looking for. Fortunately her NAC BenefitSolutions offers the potential for Benefit Base Increases based upon her fixed and indexed account options. See example below.

## How it Works

- 1 Due to the 4.5% interest credit after the first contract year, the Benefit Base increased above the Benefit Base Floor.
- 2 After multiple years of zero interest credits, the Benefit Base was stepped up by the Benefit Base Floor, giving an instant boost on the fifth contract anniversary.
- 3 Consistent interest credits provided multiple Benefit Base Increases allowing the Benefit Base to outpace the underlying guarantees of the Benefit Base Floor.

Hypothetical examples for illustrative purposes only using S&P 500 closing value on the last trading day of each calendar year. Not intended to predict future results. Assumes \$100,000 premium. Examples assume no withdrawals. Anytime a withdrawal is taken, the Benefit Base and Benefit Base Floor are both reduced by the same percentage the Accumulation Value was reduced by that withdrawal.

**Hypothetical Example**  
Most Recent 15 Years (12/31/1998-12/31/2013)  
Annual Point-to-Point – 4.5% Cap S&P<sup>®</sup> 500



## Contact Your Insurance Professional To Learn more!

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