

State Availability Chart Addendum Effective 10-15-12

New updates are listed in red.



General Product Requirements

Income Pay[®]

Optional Guaranteed Lifetime Withdrawal Benefit Rider (GMWB)
The GMWB must use Election form 16605Z. Texas must use form 16605Z-B.
The GMWB Rider is NOT AVAILABLE on the following:

- NAC RetireChoiceSM 10 and 14 – If the Additional Benefit Rider is elected, 6.50% Bonus Credit (Option Two) and 6.25% Bonus Credit (Option Three) are not available.
- North American Freedom Choice[®] – if the 5% PFW option is elected
- North American Ten[®]
- North American Paramount Choice Ten[®]

NAC RetireChoiceSM 10 and 14

- Gold Disclosure required 14850Z.

Guaranteed Minimum Death Benefit Rider (GMDB)

Temporarily Unavailable

North American Paramount Choice Ten[®] and Formula Choice[®]

Temporarily Unavailable

State-Specific Requirements and Product Variations

Alabama

Forms required:

- AL Arbitration Agreement (12538Z-01) required for all products available in Alabama.

California

Issue age reductions on:

- Performance Choice[®] (0-65 12Yr & 12 Plus)
- NAC RetireChoiceSM, North American CharterSM, North American PrecisionSM, North American Freedom Choice[®], North American Prizm Plus[®] and NA Flex I[®] (0-65 14Yr)

Forms required:

- Disclosure and Comparison form (13733Z-04) required if owner or annuitant's age is 65 or older
- Home Visit form (9299Z) required to be sent to clients age 65 and older prior to home visit

NA Flex I[®] is not available

Connecticut

- North American CharterSM Series, North American PrecisionSM Series, Formula Choice[®] and North American Pillar[®], schedule of guaranteed values required with disclosure.

Florida

Forms required:

- Disclosure and Comparison form (13408Z) is required if owner or annuitant is 65 or older
- FL Suitability Questionnaire (13409Z) is required for clients age 65 and older
- FL Accredited Investor form (14558Z) is required for clients age 65 and older for products longer than 10 years and/or surrender charges higher than 10%.
- Replacement form (6153Z-A) is required upon client request. For Internal Replacements, use Replacement forms (6779Z-FL, 6153Z)

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)*

Kansas

Forms required:

- Internal Replacement form (6779Z-KS-A)
- Single Premium Disclosure (6778Z-KS) required for North American Guarantee ChoiceSM

Nevada

Issue age reductions on:

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

Ohio

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

Oklahoma

Issue age reductions on:

- North American Guarantee ChoiceSM (0-85)*

South Carolina

Issue age reductions on:

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

Texas

Issue age reductions on:

- Performance Choice[®] (0-55 12Yr & 12 Plus)*
- North American CharterSM and North American PrecisionSM (0-55 10Yr, 0-51 14Yr)*
- North American Freedom Choice[®] (0-59 10 Yr, 0-55 14 Yr)*
- NAC RetireChoiceSM (0-54 14 Yr)*

*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.

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North American Annuity Service Center

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NAC RETIRECHOICE ¹	PERFORMANCE CHOICE/ PERFORMANCE CHOICE PLUS ²	PARAMOUNT CHOICE TEN ²	NA TEN ²	CHARTER SERIES ² ▼	PRECISION SERIES ² ▼	FREEDOM CHOICE ² ■	PRIZM PLUS ² ▼	INCOME PAY ⁴	GUARANTEED MINIMUM DEATH BENEFIT (GMDB) RIDER ⁵	APPLICATION	REPLACEMENT NOTICE
Fixed Index Annuities									Income Rider		
AK										11292Z	6779Z ⁷
AL	X ⁶	X ⁶						X		11292Z	6779Z ⁷
AZ	X	X						X		11292Z-02	6779Z ⁷
AR	X ⁸	X ⁸	X	X	X	X	X	X		11292Z	6779Z ⁷ & 12339Z-AR
CA	X ^{6,8}	X ⁶	X ⁸	X ^{6,8}	X ^{6,8}	X ⁶	X ⁶	X		11292Z	6779Z-Z & 13733Z-04 ⁶
CO	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
CT			Temporarily Unavailable							11292Z-06.1	6779Z
DE										11292Z	6779Z-DE
DC	X	X	X	X	X	X	X	X		11292Z	6779Z
FL	X ⁸	X ⁸	X ⁸	X ⁸	X ⁸	X ⁸	X ⁸	X		11292Z-09	6779Z-FL & 13408Z ⁶
GA	X	X	X	X	X	X	X	X		11292Z	6779Z
HI	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
ID	X	X	X	X	X	X	X	X		11292Z	6779Z-ID
IL		X ⁸	X ⁸	X ⁸	X ⁸	X ^{6,8}	X ^{6,8}	X		11292Z	6779Z-IL A&B
IN	X ⁸	X ^{6,8}	X ⁶	X ⁸	X ⁸	X ⁸	X ⁸	X		11292Z	6779Z-IN
IA	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
KS	X	X	X	X	X	X	X	X		11292Z	6779Z-KS ⁶ -B
KY	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
LA	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
ME	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
MD		X	X	X	X	X	X	X		11292Z	6779Z ⁷
MA	X ⁸	X ⁸	X ⁸	X ⁸	X ⁸	X ⁸	X ⁸	X		11292Z-20	6779Z-MA
MI	X	X	X	X	X	X	X	X		11292Z	6779Z
MN										8851Z	6779Z-MN
MS	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
MO			X	X	X	X ⁸	X ⁸	X		11292Z	6779Z-MO
MT	X	X	X	X	X		X	X		11292Z	6779Z ⁷
NE	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
NV				X ⁶	X ⁶			X		11292Z	6779Z-NV, 12339Z-NV
NH	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
NJ	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
NM	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
NC	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
ND	X	X	X	X ⁸	X ⁸	X	X	X		11292Z	6779Z
OH						X ⁶		X		11292Z	6779Z ⁷
OK	X	X	X	X	X	X	X	X		11292Z	6779Z-OK
OR										11292Z-36	6779Z ⁷
PA	X	X	X	X	X	X	X	X		11292Z	6779Z-PA
RI	X	X	X	X	X	X	X	X		11292Z-38	6779Z
SC		X ^{6,9}	X	X	X	X	X	X		11292Z	6779Z ⁷
SD	X	X	X	X	X	X	X	X		11292Z	6779Z-SD
TN	X	X	X	X	X	X	X	X		11292Z	6779Z-TN
TX	X ^{6,8}	X ^{6,8}		X ^{6,8}	X ^{6,8}	X ⁸		X ⁴		11292Z	6779Z ⁷
UT										11292Z	6779Z ⁷
VT		X	X	X	X		X	X		11292Z-44	6779Z ⁷
VA	X ⁸		X ⁸	X ⁸	X ⁸		X ⁸	X		11292Z-45	6779Z
WA			Temporarily Unavailable							11292Z-46	6779Z-WA ⁷
WV	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
WI	X	X	X	X	X	X	X	X		11292Z	6779Z ⁷
WY	X	X	X	X	X	X	X	X		11292Z	6779Z-WY

Temporarily Unavailable

Temporarily Unavailable

State availability is subject to change.

1. Must use Allocation form 16068Z.
2. Must use Allocation form 14238Z.
3. Must use Allocation form 13171Z.
4. Please refer to the State Availability Chart Addendum (6746Z-Addendum) for further details.
5. Temporarily unavailable.
6. Please refer to the State-Specific Requirements (6746Z-Addendum) for further details.
7. A replacement notice is required if the applicant owns an annuity or life insurance policy.

8. State-specific disclosure is required.

9. State-specific disclosure required on Performance Choice 8 only. Performance Choice 8 Plus, Performance Choice 12, and Performance Choice 12 Plus use standard Disclosure Statement.

NOTE: Hindsight Index Strategy is approved for the following products: North American Precision, North American Charter 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.

▼7-Year Option Temporarily Unavailable. ■6-Year Option Temporarily Unavailable.

●3-Year Option Temporarily Unavailable.

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	FORMULA CHOICE ²	NA PILLAR ³	NA FLEX SERIES ⁴	NA DIRECTOR	BOOMER ANNUITY	NA GUAR. CHOICE ⁵	NA INCOME	APPLICATION	REPLACEMENT NOTICE
	Fixed Index Annuities		Traditional Fixed			MYGA	SPIA		
AK							X	11292Z	6779Z ⁷
AL						X ⁶	X ⁶	11292Z	6779Z ⁷
AZ			X	X	X	X	X	11292Z-02	6779Z ⁷
AR			X	X	X	X	X	11292Z	6779Z ⁷ & 12339Z-AR
CA			X ^{6,8}	X	X	X ⁸	X	11292Z	6779Z-Z & 13733Z-04 ⁶
CO			X	X	X	X	X	11292Z	6779Z ⁷
CT	X ⁶					X ⁸	X	11292Z-06.1	6779Z
DE							X	11292Z	6779Z-DE
DC			X	X	X	X	X	11292Z	6779Z
FL	X ⁸		X ⁸	X ⁸	X	X ⁸	X	11292Z-09	6779Z-FL & 13408Z ⁶
GA			X	X	X	X	X	11292Z	6779Z
HI			X	X	X	X	X	11292Z	6779Z ⁷
ID			X	X	X	X	X	11292Z	6779Z-ID
IL			X ⁸	X	X ⁸	X ⁸	X	11292Z	6779Z-IL A&B
IN			X	X	X	X ^{6,8}	X	11292Z	6779Z-IN
IA			X	X	X	X	X	11292Z	6779Z ⁷
KS			X	X	X	X ⁶	X	11292Z	6779Z-KS ⁶ -B
KY			X	X	X	X	X	11292Z	6779Z ⁷
LA			X	X	X	X	X	11292Z	6779Z ⁷
ME			X	X	X	X	X	11292Z	6779Z ⁷
MD			X	X	X	X	X	11292Z	6779Z ⁷
MA					X	X ⁸	X	11292Z-20	6779Z-MA
MI			X	X	X	X	X	11292Z	6779Z
MN							X	8851Z	6779Z-MN
MS			X	X		X	X	11292Z	6779Z ⁷
MO			X	X ⁸	X		X	11292Z	6779Z-MO
MT			X	X	X	X	X	11292Z	6779Z ⁷
NE			X	X	X	X	X	11292Z	6779Z ⁷
NV	X						X	11292Z	6779Z-NV, 12339Z-NV
NH			X	X	X	X	X	11292Z	6779Z ⁷
NJ			X	X	X	X	X	11292Z	6779Z ⁷
NM			X	X	X	X	X	11292Z	6779Z ⁷
NC			X	X	X	X	X	11292Z	6779Z ⁷
ND			X	X	X	X	X	11292Z	6779Z
OH	X ⁸						X	11292Z	6779Z ⁷
OK			X	X	X	X ^{6,8}	X	11292Z	6779Z-OK
OR							X	11292Z-36	6779Z ⁷
PA			X	X		X	X	11292Z	6779Z-PA
RI			X	X	X	X	X	11292Z-38	6779Z
SC			X	X	X	X	X	11292Z	6779Z ⁷
SD			X	X	X	X	X	11292Z	6779Z-SD
TN			X	X	X	X	X	11292Z	6779Z-TN
TX	X ⁸			X ⁸		X ⁸	X	11292Z	6779Z ⁷
UT							X	11292Z	6779Z ⁷
VT			X	X	X	X	X	11292Z-44	6779Z ⁷
VA			X ⁸	X	X		X	11292Z-45	6779Z
WA	X ⁸	Temporarily Unavailable					X	11292Z-46	6779Z-WA ⁷
WV			X	X	X	X	X	11292Z	6779Z ⁷
WI			X	X	X	X	X	11292Z	6779Z ⁷
WY			X	X	X	X	X	11292Z	6779Z-WY

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