

MGA annuity product commission summary



Effective Jan. 1, 2019

Contact sales support at 866-322-7066 for state availability and issue ages of annuity products.

P.O. Box 79905 • Des Moines, IA 50325-0905

Option A

NAC FoundationChoice discontinued Jan. 15, 2019		
NAC FoundationChoice		
Commission Level	7-year	10-year
	1st year	1st year
MGA Regular	6.00	7.00
MGA Optional Plus	5.75	6.75
MGA Optional	5.50	6.50
GA Regular	5.00	6.00
GA Optional	4.75	5.75
WA Regular	4.50	5.50
WA Optional	4.28	5.23
WA II	4.28	5.26
Broker	4.05	4.95

NAC IncomeChoice 7-year discontinued Jan. 15, 2019						
NAC IncomeChoice						
Commission Level	7-year			10-year		
	1st year	Years 2-3	Years 4-5	1st year	Years 2-3	Years 4-5
MGA Regular	6.50	3.25	1.63	8.75	4.38	2.19
MGA Optional Plus	6.25	3.13	1.56	8.25	4.13	2.06
MGA Optional	6.00	3.00	1.50	7.75	3.88	1.94
GA Regular	5.50	2.75	1.38	7.25	3.63	1.81
GA Optional	5.25	2.63	1.31	7.00	3.50	1.75
WA Regular	5.00	2.50	1.25	6.75	3.38	1.69
WA Optional	4.75	2.38	1.19	6.41	3.21	1.60
WA II	4.75	2.38	1.19	6.41	3.21	1.60
Broker	4.50	2.25	1.13	6.08	3.04	1.52

NAC RetireChoice 14-year discontinued Jan. 15, 2019			
NAC RetireChoice North American Charter Plus			
Commission Level	10 and 14-year		
	1st year	Years 2-3	Years 4-5
MGA Regular	8.75	4.38	2.19
MGA Optional Plus	8.25	4.13	2.06
MGA Optional	7.75	3.88	1.94
GA Regular	7.25	3.63	1.81
GA Optional	7.00	3.50	1.75
WA Regular	6.75	3.38	1.69
WA Optional	6.41	3.21	1.60
WA II	6.41	3.21	1.60
Broker	6.08	3.04	1.52

Performance Choice						
Commission Level	8-year			12-year		
	1st year	Years 2-3	Years 4-5	1st year	Years 2-3	Years 4-5
MGA Regular	6.50	3.25	1.63	8.75	4.38	2.19
MGA Optional Plus	6.25	3.13	1.56	8.25	4.13	2.06
MGA Optional	6.00	3.00	1.50	7.75	3.88	1.94
GA Regular	5.50	2.75	1.38	7.25	3.63	1.81
GA Optional	5.25	2.63	1.31	7.00	3.50	1.75
WA Regular	5.00	2.50	1.25	6.75	3.38	1.69
WA Optional	4.75	2.38	1.19	6.41	3.21	1.60
WA II	4.75	2.38	1.19	6.41	3.21	1.60
Broker	4.50	2.25	1.13	6.08	3.04	1.52

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Option A

Strategic Design Annuity X (10 yr only) NAC BenefitSolutions, NAC VersaChoice (10 yr only)	
Commission Level	10 an 14-year
	1st year
MGA Regular	8.75
MGA Optional Plus	8.25
MGA Optional	7.75
GA Regular	7.25
GA Optional	7.00
WA Regular	6.75
WA Optional	6.41
WA II	6.41
Broker	6.08

North American Income		
Commission Level	Period Certain 7-9 Years	All Other Options
	1st year	1st year
MGA Regular	1.50	3.50
MGA Optional Plus	1.40	3.40
MGA Optional	1.30	3.30
GA Regular	1.20	3.20
GA Optional	1.10	3.10
WA Regular	1.00	3.00
WA Optional	0.95	2.85
WA II	0.95	2.85
Broker	0.90	2.70

North American Guarantee Choice								
Commission Level	3-year Option		5-year Option		7-year Option		10-year Option	
	1st year	Re- Entry	1st year	Re- Entry	1st year	Re- Entry	1st year	Re- Entry
MGA Regular	2.00	0.65	2.50	0.65	3.00	0.65	3.50	0.65
MGA Optional Plus	1.90	0.63	2.40	0.63	2.90	0.63	3.40	0.63
MGA Optional	1.80	0.60	2.30	0.60	2.80	0.60	3.30	0.60
GA Regular	1.70	0.56	2.20	0.56	2.70	0.56	3.20	0.56
GA Optional	1.60	0.53	2.10	0.53	2.60	0.53	3.10	0.53
WA Regular	1.50	0.50	2.00	0.50	2.50	0.50	3.00	0.50
WA Optional	1.43	0.48	1.90	0.48	2.38	0.48	2.85	0.48
WA II	1.43	0.48	1.90	0.48	2.38	0.48	2.85	0.48
Broker	1.35	0.45	1.80	0.45	2.25	0.45	2.70	0.45

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Option B

NAC FoundationChoice discontinued Jan. 15, 2019				
NAC FoundationChoice				
Commission Level	7-year		10-year	
	1st year	Trail	1st year	Trail
MGA Regular	4.50	0.25	5.50	0.25
MGA Optional Plus	4.25	0.25	5.25	0.25
MGA Optional	4.00	0.25	5.00	0.25
GA Regular	3.50	0.25	4.50	0.25
GA Optional	3.25	0.25	4.25	0.25
WA Regular	3.00	0.25	4.00	0.25
WA Optional	2.85	0.25	3.80	0.25
WA II	2.85	0.25	3.80	0.25
Broker	2.70	0.25	3.60	0.25

NAC RetireChoice 14-year discontinued Jan. 15, 2019				
NAC RetireChoice North American Charter Plus				
Commission Level	10 and 14-year			
	1st year	Years 2-3	Years 4-5	Trail
MGA Regular	7.25	3.63	1.81	0.25
MGA Optional Plus	6.75	3.38	1.69	0.25
MGA Optional	6.25	3.13	1.56	0.25
GA Regular	5.75	2.88	1.44	0.25
GA Optional	5.50	2.75	1.38	0.25
WA Regular	5.25	2.63	1.31	0.25
WA Optional	4.99	2.50	1.25	0.25
WA II	4.99	2.50	1.25	0.25
Broker	4.73	2.37	1.18	0.25

NAC IncomeChoice 7-year discontinued Jan. 15, 2019								
NAC IncomeChoice								
Commission Level	7-year				10-year			
	1st year	Years 2-3	Years 4-5	Trail	1st year	Years 2-3	Years 4-5	Trail
MGA Regular	5.00	2.50	1.25	0.25	7.25	3.63	1.81	0.25
MGA Optional Plus	4.75	2.38	1.19	0.25	6.75	3.38	1.69	0.25
MGA Optional	4.50	2.25	1.13	0.25	6.25	3.13	1.56	0.25
GA Regular	4.00	2.00	1.00	0.25	5.75	2.88	1.44	0.25
GA Optional	3.75	1.88	0.94	0.25	5.50	2.75	1.38	0.25
WA Regular	3.50	1.75	0.88	0.25	5.25	2.63	1.31	0.25
WA Optional	3.33	1.67	0.83	0.25	4.99	2.50	1.25	0.25
WA II	3.33	1.67	0.83	0.25	4.99	2.50	1.25	0.25
Broker	3.15	1.58	0.79	0.25	4.73	2.37	1.18	0.25

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Option B

Performance Choice								
Commission Level	8-year				12-year			
	1st year	Years 2-3	Years 4-5	Trail	1st year	Years 2-3	Years 4-5	Trail
MGA Regular	5.00	2.50	1.25	0.25	7.25	3.63	1.81	0.25
MGA Optional Plus	4.75	2.38	1.19	0.25	6.75	3.38	1.69	0.25
MGA Optional	4.50	2.25	1.13	0.25	6.25	3.13	1.56	0.25
GA Regular	4.00	2.00	1.00	0.25	5.75	2.88	1.44	0.25
GA Optional	3.75	1.88	0.94	0.25	5.50	2.75	1.38	0.25
WA Regular	3.50	1.75	0.88	0.25	5.25	2.63	1.31	0.25
WA Optional	3.33	1.67	0.83	0.25	4.99	2.50	1.25	0.25
WA II	3.33	1.67	0.83	0.25	4.99	2.50	1.25	0.25
Broker	3.15	1.58	0.79	0.25	4.73	2.37	1.18	0.25

Strategic Design Annuity X (10 yr only) NAC BenefitSolutions, NAC VersaChoice (10 yr only)		
Commission Level	10 an 14-year	
	1st year	Trail
MGA Regular	7.25	0.25
MGA Optional Plus	6.75	0.25
MGA Optional	6.25	0.25
GA Regular	5.75	0.25
GA Optional	5.50	0.25
WA Regular	5.25	0.25
WA Optional	4.99	0.25
WA II	4.99	0.25
Broker	4.73	0.25

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Option C

NAC IncomeChoice 7-year discontinued Jan. 15, 2019								
NAC IncomeChoice								
Commission Level	7-year				10-year			
	1st year	Years 2-3	Years 4-5	Trail	1st year	Years 2-3	Years 4-5	Trail
MGA Regular	3.50	1.75	0.88	0.50	5.75	2.88	1.44	0.50
MGA Optional Plus	3.25	1.63	0.81	0.50	5.25	2.63	1.31	0.50
MGA Optional	3.00	1.50	0.75	0.50	4.75	2.38	1.19	0.50
GA Regular	2.50	1.25	0.63	0.50	4.25	2.13	1.06	0.50
GA Optional	2.25	1.13	0.56	0.50	4.00	2.00	1.00	0.50
WA Regular	2.00	1.00	0.50	0.50	3.75	1.88	0.94	0.50
WA Optional	1.90	0.95	0.48	0.50	3.56	1.78	0.89	0.50
WA II	1.90	0.95	0.48	0.50	3.56	1.78	0.89	0.50
Broker	1.80	0.90	0.45	0.50	3.38	1.69	0.85	0.50

NAC RetireChoice 14-year discontinued Jan. 15, 2019				
NAC RetireChoice North American Charter Plus				
Commission Level	10 and 14-year			
	1st year	Years 2-3	Years 4-5	Trail
MGA Regular	5.75	2.88	1.44	0.50
MGA Optional Plus	5.25	2.63	1.31	0.50
MGA Optional	4.75	2.38	1.19	0.50
GA Regular	4.25	2.13	1.06	0.50
GA Optional	4.00	2.00	1.00	0.50
WA Regular	3.75	1.88	0.94	0.50
WA Optional	3.56	1.78	0.89	0.50
WA II	3.56	1.78	0.89	0.50
Broker	3.38	1.69	0.85	0.50

Strategic Design Annuity X (10 yr only) NAC BenefitSolutions, NAC VersaChoice (10 yr only)		
Commission Level	10 and 14-year	
	1st year	Trail
MGA Regular	5.75	0.50
MGA Optional Plus	5.25	0.50
MGA Optional	4.75	0.50
GA Regular	4.25	0.50
GA Optional	4.00	0.50
WA Regular	3.75	0.50
WA Optional	3.56	0.50
WA II	3.56	0.50
Broker	3.38	0.50

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Annuity

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Option C

Performance Choice								
Commission Level	8-year				12-year			
	1st year	Years 2-3	Years 4-5	Trail	1st year	Years 2-3	Years 4-5	Trail
MGA Regular	3.50	1.75	0.88	0.50	5.75	2.88	1.44	0.50
MGA Optional Plus	3.25	1.63	0.81	0.50	5.25	2.63	1.31	0.50
MGA Optional	3.00	1.50	0.75	0.50	4.75	2.38	1.19	0.50
GA Regular	2.50	1.25	0.63	0.50	4.25	2.13	1.06	0.50
GA Optional	2.25	1.13	0.56	0.50	4.00	2.00	1.00	0.50
WA Regular	2.00	1.00	0.50	0.50	3.75	1.88	0.94	0.50
WA Optional	1.90	0.95	0.48	0.50	3.56	1.78	0.89	0.50
WA II	1.90	0.95	0.48	0.50	3.56	1.78	0.89	0.50
Broker	1.80	0.90	0.45	0.50	3.38	1.69	0.85	0.50

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Option D

NAC FoundationChoice discontinued Jan. 15, 2019				
NAC FoundationChoice				
Commission Level	7-year		10-year	
	1st year	Trail	1st year	Trail
MGA Regular	2.05	0.55	2.05	0.55
MGA Optional Plus	1.80	0.55	1.80	0.55
MGA Optional	1.55	0.55	1.55	0.55
GA Regular	1.05	0.55	1.05	0.55
GA Optional	0.80	0.55	0.80	0.55
WA Regular	0.55	0.55	0.55	0.55
WA Optional	0.52	0.55	0.52	0.55
WA II	0.52	0.55	0.52	0.55
Broker	0.50	0.55	0.50	0.55

NAC IncomeChoice 7-year discontinued Jan. 15, 2019				
NAC IncomeChoice				
Commission Level	7-year		10-year	
	1st year	Trail	1st year	Trail
MGA Regular	2.25	0.75	2.75	1.00
MGA Optional Plus	2.00	0.75	2.25	1.00
MGA Optional	1.75	0.75	1.75	1.00
GA Regular	1.25	0.75	1.25	1.00
GA Optional	1.00	0.75	1.00	1.00
WA Regular	0.75	0.75	0.75	1.00
WA Optional	0.71	0.75	0.71	1.00
WA II	0.71	0.75	0.71	1.00
Broker	0.68	0.75	0.68	1.00

Strategic Design Annuity X (10 yr only) NAC BenefitSolutions, NAC VersaChoice (10 yr only)		
Commission Level	10 and 14-year	
	1st year	Trail
MGA Regular	2.75	1.00
MGA Optional Plus	2.25	1.00
MGA Optional	1.75	1.00
GA Regular	1.25	1.00
GA Optional	1.00	1.00
WA Regular	0.75	1.00
WA Optional	0.71	1.00
WA II	0.71	1.00
Broker	0.68	1.00

NAC RetireChoice 14-year discontinued Jan. 15, 2019		
NAC RetireChoice North American Charter Plus		
Commission Level	10 and 14-year	
	1st year	Trail
MGA Regular	2.75	1.00
MGA Optional Plus	2.25	1.00
MGA Optional	1.75	1.00
GA Regular	1.25	1.00
GA Optional	1.00	1.00
WA Regular	0.75	1.00
WA Optional	0.71	1.00
WA II	0.71	1.00
Broker	0.68	1.00

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Option D

Performance Choice				
Commission Level	8-year		12-year	
	1st year	Trail	1st year	Trail
MGA Regular	2.25	0.75	2.75	1.00
MGA Optional Plus	2.00	0.75	2.25	1.00
MGA Optional	1.75	0.75	1.75	1.00
GA Regular	1.25	0.75	1.25	1.00
GA Optional	1.00	0.75	1.00	1.00
WA Regular	0.75	0.75	0.75	1.00
WA Optional	0.71	0.75	0.71	1.00
WA II	0.71	0.75	0.71	1.00
Broker	0.68	0.75	0.68	1.00

North American Guarantee Choice			
Commission Level	All years option		
	1st year	Trail	Re-Entry
MGA Regular	0.95	0.45	–
MGA Optional Plus	0.85	0.45	–
MGA Optional	0.75	0.45	–
GA Regular	0.65	0.45	–
GA Optional	0.55	0.45	–
WA Regular	0.45	0.45	–
WA Optional	0.43	0.45	–
WA II	0.43	0.45	–
Broker	0.41	0.45	–

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