

# GREAT PRODUCTS AVAILABLE!!!

**NA**<sup>®</sup>  
North American Company  
for Life and Health Insurance  
Since 1886

- Two surrender charge options<sup>2</sup>: 10-Year, Up to **7.00% Premium Bonus** or 14-Year, Up to 10.00% Premium Bonus<sup>3</sup>
- Six Index Options from which to choose and a fixed account
- Ability to Generate an Income Stream
- Tax-Deferred Growth<sup>4</sup>
- Initial Premium of \$20,000 Q & NQ
- Access to Withdrawals Penalty-Free<sup>5</sup>

## North American **CHARTER PLUS<sup>SM</sup>** Fixed Index Annuity<sup>1</sup>

## North American **PERFORMANCE CHOICE<sup>SM</sup>**

Fixed Index Annuity<sup>1</sup>

- **1.15% Fixed Account INTEREST RATE<sup>7</sup>** - Guaranteed for 1 yr on 12 plus
- Up to **7% PREMIUM BONUS<sup>3</sup>** on premium payments received in the first five years
- Full Accumulation Value at death
- 8 and 12 year Surrender Charge Periods<sup>2</sup>
- Initial Premium of \$10,000 - NQ & Q \$2,000 - Q

- Two surrender charge options<sup>2</sup>: 10-Year, **2.50% Premium Bonus** or 14-Year, **3.00% Premium Bonus<sup>3</sup>**
- Seven Index Options from which to choose and a Fixed Account
- Full Accumulation Value at Death
- Initial Premium of \$20,000
- 6.25% Roll-up rate for 10 years on the Income Pay<sup>®</sup> Plus optional Guaranteed Lifetime Withdrawal Benefit Rider (GLWB) Rider
- Additional Benefit Rider (ABR) with Return of Premium (ROP), increased liquidity, and additional bonus available at an additional cost

## North American **RETIRE CHOICE<sup>SM</sup>** Fixed Index Annuity<sup>1</sup>

The North American Charter Plus<sup>SM</sup>, North American Performance Choice<sup>SM</sup> and Retire Choice<sup>®</sup> are issued by North American Company for Life and Health Insurance<sup>®</sup>, West Des Moines, IA on forms NC/NA1007A, LC/LS160A (certificate/contract), AE576A, AE577A, AE578A, AE580A.PB, AE581A, AE582A, AE583A, AE584A, AE585A, AE586A, AE587A, LR431A, LR424A-1, AE520A, LR427A, LR428A, AE509A, AE510A, AE511A, AE556A, and LR433A, LR423A, AE520A, AE533A, AE529A, AE532A, AE531A, LR433A, AE530A, AE528A and AE557A (riders/endorsements) or appropriate state variation.

1) 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 could under certain scenarios exceed interest credited to your Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.

2) A surrender during the the surrender charge period may result in a loss of premium.

3) 7% and 10% premium bonus based on initial premium of \$75,000 +. Premium bonus may vary by annuity product, premium band and surrender charge period. 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 Interest Rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins.

4) Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase. Please note that neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Your client should be advised to rely on their own qualified adviser.

5) Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

6) The Income Pay<sup>®</sup> Plus is an optional guaranteed lifetime withdrawal benefit (GLWB) rider available for an additional charge at the time of application on certain fixed index annuities on form AE575A (rider) and SP575B (spec page) or appropriate state variation. This rider may not be available in all states, on all products, or appropriate for all clients.

7) Current rate is effective 3/4/16 and is subject to change.

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