

# It's expensive to age.

## North American offers guaranteed lifetime income solutions to help clients reach their retirement goals.

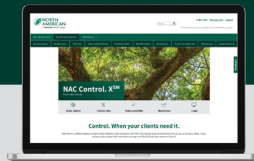
North American has a variety of lifetime income fixed index annuities (FIAs) that can help your clients enjoy the lifestyle they have been planning for in retirement.

Whatever your client's needs may be – North American has an income solution that may work for them in retirement.

**Income Pay Pro<sup>SM</sup> FIA<sup>1</sup>**  
Guaranteed lifetime income



**NAC Control. X<sup>SM</sup> FIA<sup>2</sup>**  
Multiple, flexible guaranteed income streams<sup>4</sup>



**NAC BenefitSolutions<sup>®</sup> FIA<sup>3</sup>**  
Flexible retirement benefits



Types of lifetime income			
Client's desired income election year after issue <sup>5</sup>	Guaranteed Amount of income is based on guaranteed growth which does not change	Stacking Guaranteed + participating roll-up	Participating Amount of income is based on the growth potential of interest-crediting strategies
Immediate income			
1	<b>NAC BenefitSolutions<sup>®</sup></b>	<b>NAC Control. X<sup>SM</sup> 4</b>	<b>NAC BenefitSolutions<sup>®</sup></b>
2			
3			
4			
5			
6			
7			
8			
9			
10+			
Income never	<b>NAC BenefitSolutions<sup>®</sup></b> Enhanced death benefit option <sup>6</sup> - benefit base paid out over 5 years		<b>NAC BenefitSolutions<sup>®</sup></b> Enhanced death benefit option <sup>6</sup> - benefit base paid out over 5 years

### Plus – many of our FIAs could help your clients with:

- Extended illness needs
- Legacy planning and protection for the next generation
- Longevity considerations
- Inflation: what if your client's spending needs increase?

## Ready to learn more and start your next case?

Reach out to your North American Sales team today. **866-322-7066**

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

Insurance products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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 the accumulation value for optional benefit riders or strategy fees and charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

**NAC BenefitSolutions®** is a fixed index annuity issued on base contract form NA1006A/ICC14-NA1006A or appropriate state variation including all applicable endorsements and riders.

**Income Pay Pro<sup>SM</sup>** is a fixed index annuity issued on base contract form NA1012A/ICC17-NA1012A.MVA or appropriate state variation including all applicable endorsements and riders.

**NAC Control. X<sup>SM</sup>** is a fixed index annuity issued on base contract form NA1015A/ICC21-NA1015A or appropriate state variation including all applicable endorsements and riders.

For purposes of these products (NAC BenefitSolutions, Income Pay Pro, NAC Control. X), "Income" refers to the contractual guarantee provided by election of lifetime payment amounts (LPA). It is not the same as and does not refer to interest credited to the annuity contract. "Income or lifetime income" refers to guaranteed payment of lifetime payment amounts ("LPAs") as defined in the rider. It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.

1. **Income Pay Pro:** the embedded guaranteed lifetime withdrawal benefit (GLWB) rider includes a rider charge of 1.15% of the GLWB value, deducted as a partial surrender from the accumulation value on the contract anniversary, while the rider is in effect. GLWB value is not the same as the accumulation value and is not available as a lump sum or as a death benefit.
2. **NAC Control. X:** the optional Total Control rider is attached to the base product for an annual rider charge of 1.25% of the total income base.
3. **NAC BenefitSolutions:** Rider charge is 1.20% of benefit base, deducted from the accumulation value.
4. NAC Control. X with Optional Total Control Rider
5. Income can begin as early as age 50. NAC Control X. Income streams can begin in year 2 and starting at age 50.
6. Rider death benefit includes option for payments paid out in five equal annual payments based on benefit base with one-year waiting period. Rider death benefit options vary by state. Additional death benefit and other features are explained in the product brochure and disclosure. For product materials, check for variations in your state.