

# Annuity

Issued by North American Company  
for Life and Health Insurance®



## Jumpstart your retirement savings with up to **25% total immediate premium bonus**<sup>1</sup>

Backed by an A+ rated company<sup>2</sup>

**North American Charter Plus® fixed index annuity gives your retirement savings power from the start.**

North American credits you a base premium bonus<sup>1</sup>, multiplying any additional premium you put into your policy by a specified premium bonus percentage during the first three years.

Plus, you can put even more power behind your retirement savings with an enhanced premium bonus percentage<sup>3</sup> available through the optional enhanced bonus rider (EBR) (for a cost<sup>4</sup>).

### How it works with North American Charter Plus 14

Premium timing	Premium amount <sup>1</sup>	Base premium bonus applied to all premium <sup>1</sup> in first three years	Enhanced premium bonus applied to all premium <sup>1</sup> in first three years (with EBR, for charge)	Total premium bonus percentage (if EBR elected)	Bonus amount
At issue	\$100,000	<b>13%</b>	<b>12%</b>	<b>25%</b>	<b>\$25,000</b>
Year 1	\$5,000				<b>\$1,250</b>
Year 2	\$5,000				<b>\$1,250</b>
Year 3	\$5,000				<b>\$1,250</b>
Year 4	\$5,000	0%	0%	0%	<b>\$0</b>
<b>Total: \$120,000</b>		<b>Total premium amount plus bonus: \$148,750</b>			<b>\$28,750</b>

*Hypothetical examples are for illustrative and educational purposes only and not intended to predict future performance. The use of alternate assumptions could produce significantly different results. EBR may not be available in all states. Charter Plus 14 may not be available in all states and base premium bonus may vary by state.*

*1. Any additional premium(s) are subject to a maximum additional premium requirement.*

Choose from multiple index strategies, including enhanced crediting methods offering greater upside potential, from household names such as Goldman Sachs, S&P, Fidelity, Morgan Stanley, and Barclays.

**Ask your financial professional about Charter Plus today or  
visit [CharterPlusFIA.com](https://CharterPlusFIA.com) for greater growth and flexibility in retirement.**

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

The North American Charter<sup>®</sup> Plus is issued on form base contract form NA1007A/ICC16-NA1007A.MVA, ICC23-AE674A / AE674A, ICC23-AE675A / AE675A, AE577A/ICC15-AE577A, AE578A/ICC16-AE578A, AE580A.PB/ICC16-AE580B.PB, AE583A/ICC15-AE583A, AE584A/ICC15-AE584A, AE587A/ICC15-AE587A, AE641A/ICC20-AE641A, AE642A/ICC20-AE642A, and AE665A/ICC22-AE665A (riders/endorsements) or appropriate state variation including all applicable endorsements and riders.

Insurance products issued by North American Company for Life and Health Insurance<sup>®</sup>, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials 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 your accumulation value for optional benefit riders or strategy fees or 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.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

1. Premium bonus and enhanced premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus and enhanced premium bonus recapture. 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 and enhanced premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.
2. A.M. Best Company rating—effective August 29, 2023. A+ is the 2nd of 15 categories.
3. Maybe subject to premium bonus recapture.
4. EBR can only be elected at product issue. Rider charge is 0.95% of accumulation value at each contract anniversary during the surrender charge period. This rider charge is considered a penalty-free withdrawal, and does not reduce the penalty-free withdrawal available to you. The rider charge, under certain scenarios, may result in loss of premium.

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