

The Preferred Choice for **Early Income!**^{2,3}

Lifetime retirement income solutions continue to help drive the fixed index annuity marketplace. At North American, we strive to be your **PREFERRED CHOICE** for lifetime payment solutions.

Hypothetical Scenario - Assumptions: \$250k premium | Issue Ages 50-70 | Income Deferral 1-4 years

North American delivers **Higher Potential Income**³ with the
NAC BenefitSolutionsSM 10 Fixed Index Annuity

100% Allocation to the Annual Point-to-Point with Index Margin
S&P 500[®] Low Volatility Daily Risk Control 5% Index⁴ - Margin 2.30%

82%
of the time

Vs.

Competitor A

100% Allocation to the
BNP Paribas Multi Asset Diversified 5 Index
75% Participation Rate

100%
of the time

Vs.

Competitor B

100% Allocation to the
S&P 500[®]
40% Participation Rate

This comparison is not intended to be a comprehensive evaluation of product features since it compares only one specific feature with that of a similar product. Other payout scenarios may differ and in some cases will be less for NAC BenefitSolutions 10. Clients should examine all features and options of the annuity product prior to purchase. Competitor information is believed to be current and accurate to the best of our knowledge as of 2/3/2017. The data shown is taken from applicable company illustrations. Product features and rates are subject to change. Comparative results are not guaranteed; the use of alternate assumptions could produce significantly different results. NAC BenefitSolutions 10 includes an annual benefits rider cost of 1.20%.

Call Sales Support for an illustration on your next case **TODAY!**
866-322-7066

Disclosure

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

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.

Products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product features, riders and index options may not be available in all states. See product brochures, disclosures and state availability chart for further details, limitations and information on appropriate state variations.

The NAC BenefitSolutionsSM is issued on form NC/NA1006A (contract/certificate), AE560A, AE561A, AE563A, AE564A, AE565A, AE567A, LR427A and LR433A (riders/endorsements).

1. North American is rated A+ (Superior) by A.M. Best - effective July 14, 2016. A+ is the 2nd of 15 categories.
2. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.
3. "Income" refers to guaranteed payment of Lifetime Payment Amounts ("LPAs") as defined in the Benefits Rider included in this contract. 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.
4. This index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P 500® Low Volatility Daily Risk Control 5% Index has been in existence since 8/18/2011. Ending values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJI") using the same methodology as used currently.

The "S&P 500®", "S&P 500® Low Volatility Daily Risk Control 5% Index" "S&P MidCap 400®", and "DJIA®", Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by North American for Life and Health Insurance® ("the Company"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The NAC BenefitSolutionsSM is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

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