

The Case of the RMD + Reserve Customer

Kate is nearing the age she must begin taking Required Minimum Distributions (RMDs). She has other supplemental income so she only wants to draw her required distribution from this account but places importance on being prepared for large unexpected expenses later in retirement.

Customer Goals:

- Satisfy her RMD Requirement
- Build retirement savings to prepare for unexpected expenses



RMD + RESERVE

The Facts

Assumptions:

- \$250,000 Premium
- NAC RetireChoice® 10 Fixed Index Annuity with Income Pay Plus optional GLWB rider for an additional charge¹, Level Lifetime Payment Amount (LPA) option
- Single Female, Issue Age 70
- RMDs begin in contract year 2
- Assumes no excess withdrawals or withdrawals prior to election of LPA

Contract Year	Age	LPA Available	RMD Taken	LPA Reserve After LPA
1	70	N/A	-	-
2	71	\$15,105	\$9,565	\$5,540
3	72	\$15,105	\$9,417	\$11,229
4	73	\$15,105	\$9,268	\$17,066
5	74	\$15,105	\$9,119	\$23,051
6	75	\$15,105	\$8,970	\$29,187
7	76	\$15,105	\$8,820	\$35,471
8	77	\$15,105	\$8,629	\$41,947
9	78	\$15,105	\$8,479	\$48,573
10	79	\$15,105	\$8,286	\$55,393
11	80	\$15,105	\$8,092	\$62,406

Kate only takes her RMD amount and puts the remainder in the LPA Reserve, which is available as a lump sum for an unexpected expense!

Hypothetical example is for illustrative and educational purposes only. Based on 0% growth to the Accumulation Value. The use of alternate assumptions could produce significantly different results. This is one example of the features and options of the annuity product. Please see product brochure, details sheet and disclosure for further details and limitations.

Call Sales Support for product details!
866-322-7066



Annuity

CASE FILES

Income Pay[®] Plus

Optional Guaranteed Lifetime Withdrawal
Benefit (GLWB) Rider

This product and optional rider are issued by North American Company for Life and Health Insurance[®], West Des Moines, IA. Product features, riders and index options may not be available in all states or appropriate for all clients. See product and rider brochures, disclosures and state availability chart for further details, limitations and information on appropriate state variations.

The Income Pay[®] 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).

The NAC RetireChoice[®] 10 is issued on form LC/LS160A (certificate/contract), LR431A, LR424A-1, LR423A, AE520A, AE533A, AE529A, AE532A, AE531A, AE556A, LR433A, AE530A, AE528A, AE511A, LR427A, and AE557A (riders/endorsements) by North American Company for Life and Health Insurance[®], West Des Moines, IA.

1. Rider Charge is 1.05% and is based on the GLWB Value. Annual rider charge is deducted from the Accumulation Value each contract anniversary.

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