

Looking for Your Next “Go To” Annuity Carrier?

Check out North American!

North American Charter PlusSM 10

Fixed Index Annuity
with **Income Pay[®] Plus**
Optional Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider
1.05% Annual Rider Charge

Competitor X Product A

with Optional GLWB Rider .95% Annual Rider Charge

Premium Bonus ¹ (May be subject to a Premium Bonus Recapture)	Up to 7.00% premium bonus	4.00% premium bonus
Roll-Up Credit	6.25% compound for 10 yrs	8.00% simple for 10 yrs
Strategy & Index	Annual Point-to-Point with Index Margin S&P 500 [®] Low Volatility Daily Risk Control 5% Index ² Two Year Point-to-Point with Index Margin S&P 500 [®] Low Volatility Daily Risk Control 8% Index ²	Two year Point-to-Point with Spread Barclays
Commission ³	7.00% comp.	7.00% comp.

NAC IncomeChoiceSM 10

Fixed Index Annuity

Competitor X Product B

Premium Bonus ¹	5.00% GLWB Bonus; No Premium Bonus	No premium or GLWB bonus
Roll-Up Credit	150% Stacking Roll-Up Credit 2% of Guaranteed Lifetime Withdrawal Benefit (GLWB) Value + 150% of dollar amount of Interest Credited	No separate GLWB value - AV/GLWB grows at 150% of interest until LPAs begin
Strategy & Index	Annual Point-to-Point with Index Margin S&P 500 [®] Low Volatility Daily Risk Control 5% Index ² Two Year Point-to-Point with Index Margin S&P 500 [®] Low Volatility Daily Risk Control 8% Index ²	2-yr Barclays 5% vol. index
Increasing Income Option	% of interest credited	% of interest credited
Commission ³	7.00% comp.	7.00% comp.

See how our fixed index annuities compare!

866-322-7066

nannuities@sfgmembers.com

Disclosure

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

These products and riders 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 brochures, disclosures and state approval chart for further details and limitations.

The North American CharterSM Plus is issued on form NC/NA1007A (certificate/contract), AE576A, AE577A, AE578A, AE580A.PB, AE581A, AE582A, AE583A, AE584A, AE585A, AE586A and AE587A (riders/endorsements) or appropriate state variation.

The NAC IncomeChoiceSM is issued on form NC/NA1004A (certificate/contract), LR423A, LR424A-1, LR431A, LR433A, AE520A, AE551A, AE556A and AE557A, AE589A, NA1004A END and AE590A (riders/endorsements) or appropriate state variation.

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) or appropriate state variation. Rider charge is 1.05% of the GLWB value deducted from the accumulation value at each contract anniversary.

1. Premium bonus may vary by annuity product, premium band and surrender charge period selected. 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 credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins.
2. 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 and S&P 500[®] Low Volatility Daily Risk Control 8% Index have 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.
3. Commission is based on WA Regular schedule and may vary according to the product, client's issue age, and issue state. See your current commission schedule for further details.

The "S&P 500[®]", "S&P 500[®] Low Volatility Daily Risk Control 5% Index", "S&P 500[®] Low Volatility Daily Risk Control 8% 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 Company 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. North American CharterSM Plus and NAC IncomeChoiceSM are 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.

These descriptions are not intended to be a comprehensive evaluation of product features since they describe only some specific features with that of a similar product. 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 2/22/2016. Product features may not be available in all states and are subject to change.

See how our fixed index annuities compare!

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