

Winning Joint Income!

North American delivers Joint Lifetime Income² payments that can give you an edge over the competition!

Hypothetical Scenario - Assumptions: \$100k premium | Issue Ages 55-70 | Income Taken after 1-10 years of deferral | 150 Scenarios

Performance Choice[®] 8 Fixed Index Annuity & Optional Income Pay[®] Plus Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider 6.25% Compound Rollup, No GLWB Value Bonus, 1.05% Rider Charge

93%
of the time

Vs.

Competitor A
6% Compound Rollup
10% GLWB Value Bonus
0.90% Rider Charge

72%
of the time

Vs.

Competitor B
6.5% Simple Rollup
6.5% GLWB Value Bonus
1.10% Rider Charge

91%
of the time

Vs.

Competitor C
10% Simple Rollup
5% GLWB Value Bonus
1.00% Rider Charge

100%
of the time

Vs.

Competitor D
7% Simple Rollup
No GLWB Value Bonus
1.25% Rider Charge

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 Performance Choice 8. 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 8/15/2016. 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.

Call our Sales Support team on your next Joint Income case!

866-322-7066

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 Performance Choice® is issued on form LC/LS160A (certificate/contract), LR431A, LR424A-1, LR426A, AE520A, AE556A, LR427A, LR428A, LR433A, and AE594A (riders/endorsements).

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. The Income Pay Plus has a guaranteed 6.25% roll-up for 10 years and has no GLWB Value bonus.

1. North American is rated A+ (Superior) by A.M. Best - effective July 14, 2016. A+ is the 2nd of 15 categories.

2. "Income" refers to guaranteed payment of Lifetime Payment Amounts ("LPAs"). 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.

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