

# North American Charter<sup>®</sup> Plus

fixed index annuity series

	North American Charter Plus 10	North American Charter Plus 14																																																				
<b>Issue ages</b> (may vary by state)	0-79	0-75 (In California, 0-52, In Indiana and New Hampshire, 0-74)																																																				
<b>Minimum premium</b>	Flexible premium, \$75,000 non-qualified and qualified																																																					
<b>Surrender charge schedule</b> (may vary by state)	<table border="1"> <tr> <td>10-year schedule</td> <td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td> </tr> <tr> <td></td> <td>10%</td><td>10%</td><td>9%</td><td>9%</td><td>8%</td><td>8%</td><td>7%</td><td>6%</td><td>4%</td><td>2%</td> </tr> </table> <table border="1"> <tr> <td>14-year schedule</td> <td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td><td>Y11</td><td>Y12</td><td>Y13</td><td>Y14</td> </tr> <tr> <td></td> <td>12%</td><td>12%</td><td>11%</td><td>11%</td><td>10%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td> </tr> </table>		10-year schedule	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10		10%	10%	9%	9%	8%	8%	7%	6%	4%	2%	14-year schedule	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14		12%	12%	11%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%
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	12%	12%	11%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%																																								
<b>Penalty-free withdrawals</b>	Beginning second contract year, up to 10% of the accumulation value may be taken each year																																																					
<b>Premium bonus</b>	6% on premium received in first seven years (may be subject to premium bonus recapture*)	8% on premium received in first seven years (may be subject to premium bonus recapture*)																																																				
<b>Interest crediting methods</b> (may vary by state)	<ul style="list-style-type: none"> <li>• Fixed</li> <li>• Daily Average with Index Margin</li> <li>• Annual Point-to-Point with Cap Rate</li> <li>• Annual Point-to-Point with Index Margin</li> <li>• Annual Point-to-Point with Participation Rate</li> <li>• Monthly Point-to-Point with Cap Rate</li> <li>• Two-Year Point-to-Point with Index Margin</li> </ul>																																																					

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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 the accumulation value for additional optional benefit riders could under certain scenarios 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.

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 and state availability chart for further details, specific features/options, and limitations by product and state.

The North American Charter<sup>®</sup> Plus is issued on form NC/NA1007A, ICC16-NA1007A.MVA (certificate/contract) or appropriate state variation.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

\* Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a 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. 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.

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