



# Strategic Design Annuity<sup>SM</sup> X

fixed index annuity

## Flexibility to deal with the unexpected, no underwriting or medical exams required

What if you could increase the income potential of your retirement savings while maintaining some access to your money in case the unexpected happens?

That's what you'll get with the innovative design of the Strategic Design Annuity<sup>SM</sup> X fixed index annuity and its embedded benefits rider<sup>1</sup> from North American.

Thanks to the lifetime payment amount (LPA) multiplier benefit,<sup>2</sup> Strategic Design Annuity X lets you participate in some of the market's upside while doubling your LPAs for up to five years of payments in the event you need access to your money unexpectedly. And you won't have to submit yourself to underwriting or a medical exam to qualify. The benefit is based on six activities of daily living (ADLs). See back for more details.

That's on top of Strategic Design Annuity X's innovative, enhanced penalty-free withdrawals that you could access anytime after your first contract anniversary, for any reason, without turning on lifetime income. The longer you wait to take your first penalty-free withdrawal, the larger the annual percentage you can take penalty-free going forward.

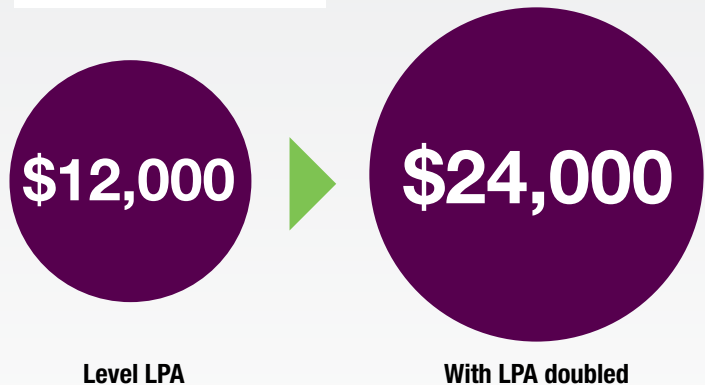
1. The rider is included for an annual fee of 0.95 percent of your guaranteed lifetime withdrawal benefit (GLWB) value taken from your accumulation value.

2. May not be available in all states.

### How this could work for you

At Age 70, you decide to turn on your level LPAs, which in our example, is \$12,000 annually. If eligibility requirements are met (see back page), the LPA multiplier can then double the level LPA to \$24,000 annually for up to five years of payments.

Age 70



This hypothetical example is not intended to predict future performance. Alternative assumptions could produce different results.

To learn more and get further product details, contact your financial professional.



Annuity



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## Eligibility, benefit access based on six basic tasks

At the time the contract becomes effective, you'll have to be able to perform all six activities of daily living to qualify for the LPA multiplier benefit. Then, if after the first contract anniversary you're ever deemed unable to complete two of the six activities for at least 90 days and meet other eligibility conditions, the LPA multiplier will become available to you.

We will need to receive written proof, acceptable to us, from a physician who has determined that you are unable to meet two of six ADLs with an expectation the condition(s) are permanent. Additional features are available with the embedded benefits rider. See the product brochure for further details.

### 1. Bathing

Washing yourself by sponge bath in a tub or shower, including getting in or out.

### 2. Continence

Bowel and bladder control or, when unable to maintain control, the ability to perform associated personal hygiene.

### 3. Dressing

Includes putting on and taking off clothing and any necessary braces, fasteners, or artificial limbs.

### 4. Eating

Being able to feed yourself or manage a feeding tube or intravenous feeding.

### 5. Toileting

Getting to and from the toilet, getting on and off it, and performing associated personal hygiene.

### 6. Transferring

Moving into or out of a bed, chair, or wheelchair.

For full ADL definitions, please refer to the disclosure.

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*Annuity*

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

This is not a complete description of all features of the Strategic Design Annuity<sup>SM</sup> X fixed index annuity and only describes one feature. For more information please see the product brochure for further details on the features, limitations and complete product disclosures. The Strategic Design Annuity<sup>SM</sup> X is issued on form NA1013A/ICC18-1013A.MVA (contract) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. Please ask your Sales Representative for product availability. 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 indexes, 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 the Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.