



Strategic Design AnnuitySM X

fixed index annuity

Flexibility can grow the longer you wait to take your first penalty-free withdrawal

One of the most exciting features of the embedded benefits rider¹ on the Strategic Design AnnuitySM X (SDA X) fixed index annuity is its potential flexibility. It's designed to offer withdrawal flexibility to help navigate retirement's twists and turns.

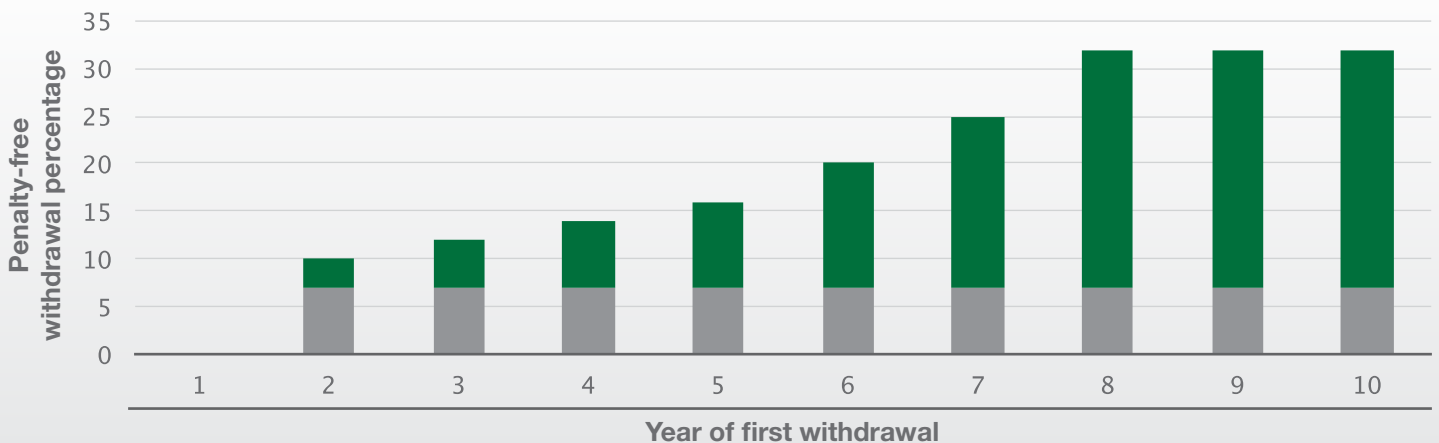
Most fixed index annuities allow you to take a portion of your premium out without penalty each year. With SDA X, that annual penalty-free withdrawal percentage² starts at 10 percent after your first contract anniversary but can grow as large as 32 percent.

The percentage the year you first take a penalty-free withdrawal gets locked in as the maximum for every year after that. For example, if you took a withdrawal in Year 6, you could take out anywhere from zero to 20 percent of your initial premium penalty-free that year and each year after.

How your penalty-free withdrawal percentage can grow

Year of first withdrawal	Base	Enhancement	Total	Available penalty-free*
1	N/A	N/A	N/A	N/A
2	7%	+3%	10%	\$10,000
3	7%	+5%	12%	\$12,000
4	7%	+7%	14%	\$14,000
5	7%	+9%	16%	\$16,000
6	7%	+13%	20%	\$20,000
7	7%	+18%	25%	\$25,000
8	7%	+25%	32%	\$32,000
9	7%	+25%	32%	\$32,000
10	7%	+25%	32%	\$32,000

*Assumes \$100,000 initial premium



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



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This is not a complete description of all features of the Strategic Design AnnuitySM 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.

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 the accumulation value, which would result in loss of premium. They may not be appropriate for all clients.

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.

Insurance products issued by North American Company for Life and Health Insurance[®], West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials for further details, specific features/options, and limitations by product and state. Please ask your Sales Representative for product availability.

The Strategic Design AnnuitySM X is issued on form NA1013A/ICC18-1013A.MVA (contract).

1. The embedded benefits rider is automatically included for a 0.95 percent annual fee. The charge is calculated by multiplying the rider charge percentage by the GLWB value on each contract anniversary. This amount will be taken from your contract's accumulation value on each contract anniversary as long as the rider is in effect.
2. Withdrawals may be treated by the government as ordinary income. If taken prior to age 59½, a withdrawal could also be subject to a 10 percent IRS penalty. Withdrawals will reduce your accumulation value accordingly. While penalty-free withdrawals are free of surrender charges and market value adjustments, they may impact GLWB benefits.

To learn more and get further product details,
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