



Strategic Design AnnuitySM X

fixed index annuity

Lifetime payment amounts (LPAs) you can't outlive

The Strategic Design Annuity X (SDA X) is built around your dynamic income needs — offering flexibility that grows the longer you wait to take a penalty-free withdrawal.

As you settle into your retirement years and are ready to turn on your lifetime payment amounts (LPAs)¹, you may be more inclined to have a steady, set amount. Others may prefer an income that starts lower and increases over time.

With SDA X, you get to choose. If rising costs are a concern for your retirement, you may want to consider the increasing LPA option. While you would receive a lower initial LPA than with the level option, your LPA would increase based on the average interest credited to your fixed and index accounts.

Hypothetical example

GLWB value:
\$196,715

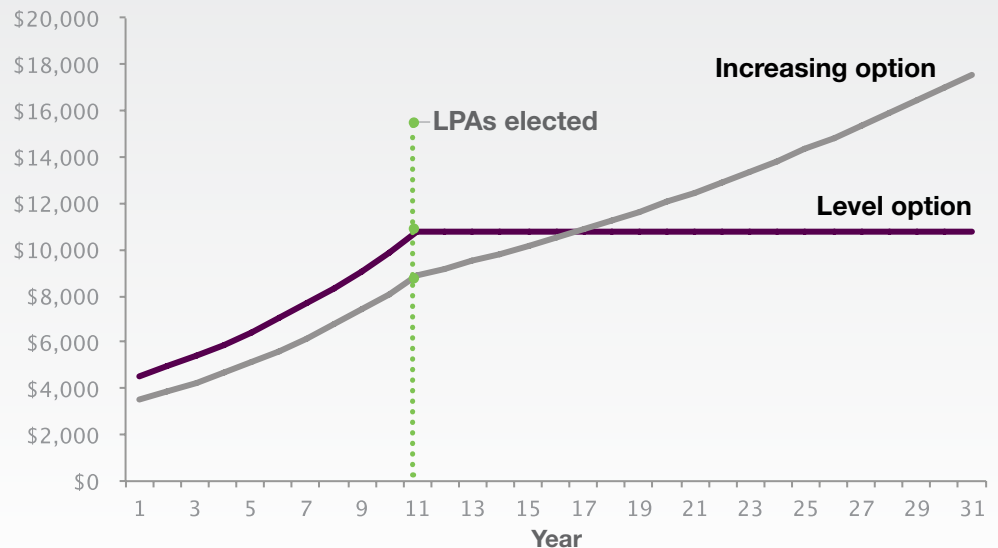
Age:
70 (Issue age 60)

Level payout:
5.50%

Increasing payout:
4.50%

LPA increase percentage:
LPA increase percentage is 3.5%, which is 100% of the hypothetical assumed average annual interest credit percentage to the accumulation value.

	Level LPA	Increasing LPA
Initial	\$10,819	\$8,852
Age 75 (5 years)	\$10,819	\$10,513
Age 80 (10 years)	\$10,819	\$12,486



This hypothetical example is not intended to predict future performance. Alternative assumptions could produce different results. In years in which there is no interest credit to the accumulation value, the LPA increase will be 0%

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



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 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. The Strategic Design AnnuitySM 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. This product, its features and riders 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. **1. "Income" refers to guaranteed payment of Lifetime Payment Amounts ("LPAs") as defined in the embedded benefits rider included in this contract. It does not refer to interest credited to the contract. Please consult your own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.**