

## Design a retirement income plan as dynamic as your retirement

- **Guaranteed lifetime withdrawal benefit (GLWB)**<sup>1</sup> — GLWB value roll-up of 200 percent of the interest credited expedites your potential income growth.
- **Enhanced penalty-free withdrawals**<sup>2</sup> — The longer you wait to take your first penalty-free withdrawal, the larger the annual percentage you can take penalty-free (up to 32 percent) going forward.
- **Lifetime income option**<sup>3</sup> — Level or increasing options for lifetime payments you can't outlive.
- **Lifetime payment amount multiplier** (may not be available in all states) — Doubled lifetime payment amount up to five years, eligibility based on inability to perform two of six activities of daily living (ADLs<sup>4</sup>).

## Upside growth potential, downturn protection

- A variety of interest-crediting strategies and competitive rates
- Never lose value due to market downturns
- One unique strategy that can even credit gains in years when the underlying index loses — the bigger the loss, the bigger the potential credit



Talk to your independent financial professional for details.

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.

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.

The Strategic Design Annuity<sup>SM</sup> X is issued on form NA1013A/ICC18-1013A.MVA (contract).

1. The embedded benefits rider is included automatically for an annual charge of 0.95% of the GLWB Value. The roll-up is only applied to the GLWB Value, which is a value used only for determining the Lifetime Payment Amounts. The GLWB Value is not the same as the contract Accumulation Value and may not be used for partial withdrawals, full surrender or as a death benefit.
2. Withdrawals during the surrender charge period will be subject to surrender charges and possibly a market value adjustment.
3. "Income" or "lifetime income" refers to guaranteed payment of lifetime payment amounts ("LPAs") as defined in the rider. It does not refer to interest credited to the contract. You should consult with your own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.
4. See product brochure for more information on the ADL definitions and qualifications. This benefit is not available when the accumulation value equals zero.

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

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