Great news



North American Charter Plus premium bonus special

1% premium bonus increase special on North American Charter® Plus fixed index annuity¹

Effective Nov. 6 through Jan. 15

Premium bonus increase special is not available in North Dakota

North American
Charter Plus 14

Up to 11%
Up to 11%
Up to 8%
premium bonus²
during the first 7 years
(high band)

North American
Charter Plus 10

Up to 8%
premium bonus²
during the first 7 years
(high band)

For North American Charter Plus, premium bonus special will apply to **applications**received in the home office between Nov. 6 and Jan. 15



Questions? Call Sales Support at 866-322-7066 NorthAmericanCompany.com

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

1. Assumes 1% premium bonus increase special. The premium bonus increase special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final. No exceptions will be made. 2. May be subject to a premium bonus recapture. 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.

Contract numbers: North American Charter® Plus

28460Z-HTML PRT 11-18

Subject line: MYGA rate special

Great news



3-year MYGA rate special

3.00% high-band rate

3-year rate special on North American Guarantee ChoiceSM 3 and North American Guarantee ChoiceSM II (California), multi-year guarantee annuities¹ Effective Nov. 6 through Dec. 31

5-year MYGA rate increase

3.40% high-band rate

5-year rate increase on North American Guarantee ChoiceSM 5 and North American Guarantee ChoiceSM II (California), multi-year guarantee annuities²

Effective Nov. 6



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1. The 3-year MYGA special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final. No exceptions will be made. 2. Rates are subject to change at any time.

Contract numbers: North American Guarantee ChoiceSM and North American Guarantee ChoiceSM II (California)

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