## **Great news**



(high band)

# North American Charter Plus premium bonus special

1% premium bonus increase special on North American Charter® Plus fixed index annuity<sup>1</sup>

### 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

North American
Charter Plus 10

Up to 8%
premium bonus²
during the first 7 years

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

Insurance products issued by North American Company for Life and Health Insurance $^{\mathbb{R}}$ , West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials and

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

(high band)

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# EXTENDED 3.00% high-band rate<sup>1</sup>

Great news – the North American Guarantee Choice<sup>SM</sup> 3-year, multi-year guarantee annuity, rate special has been extended - ends Feb. 5

4-, 6-, 8-, 9-year durations discontinued Jan. 1

#### **ATTENTION: California agents**

Starting Jan.1, the North American Guarantee Choice<sup>SM</sup> II is now North American Guarantee Choice in your state. Please use the 3- and 5-year brochures and disclosures below.

### Get updated materials now

3-year brochure 5-year brochure

3-year disclosure 5-year disclosure

Quick reference guide Interest rate sheet

7- and 10-year durations not available in California, Delaware, and Florida.

**New business guidelines:** New interest rates will apply to **applications signed** on or after Feb. 5.

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Insurance products issued by North American Company for Life and Health Insurance<sup>®</sup>, 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. Rates are subject to change at any time. High band: \$100,000 or more; Low band: Less than \$100,000.

Contract numbers: North American Guarantee Choice<sup>SM</sup> and North American Guarantee Choice<sup>SM</sup> II (California)