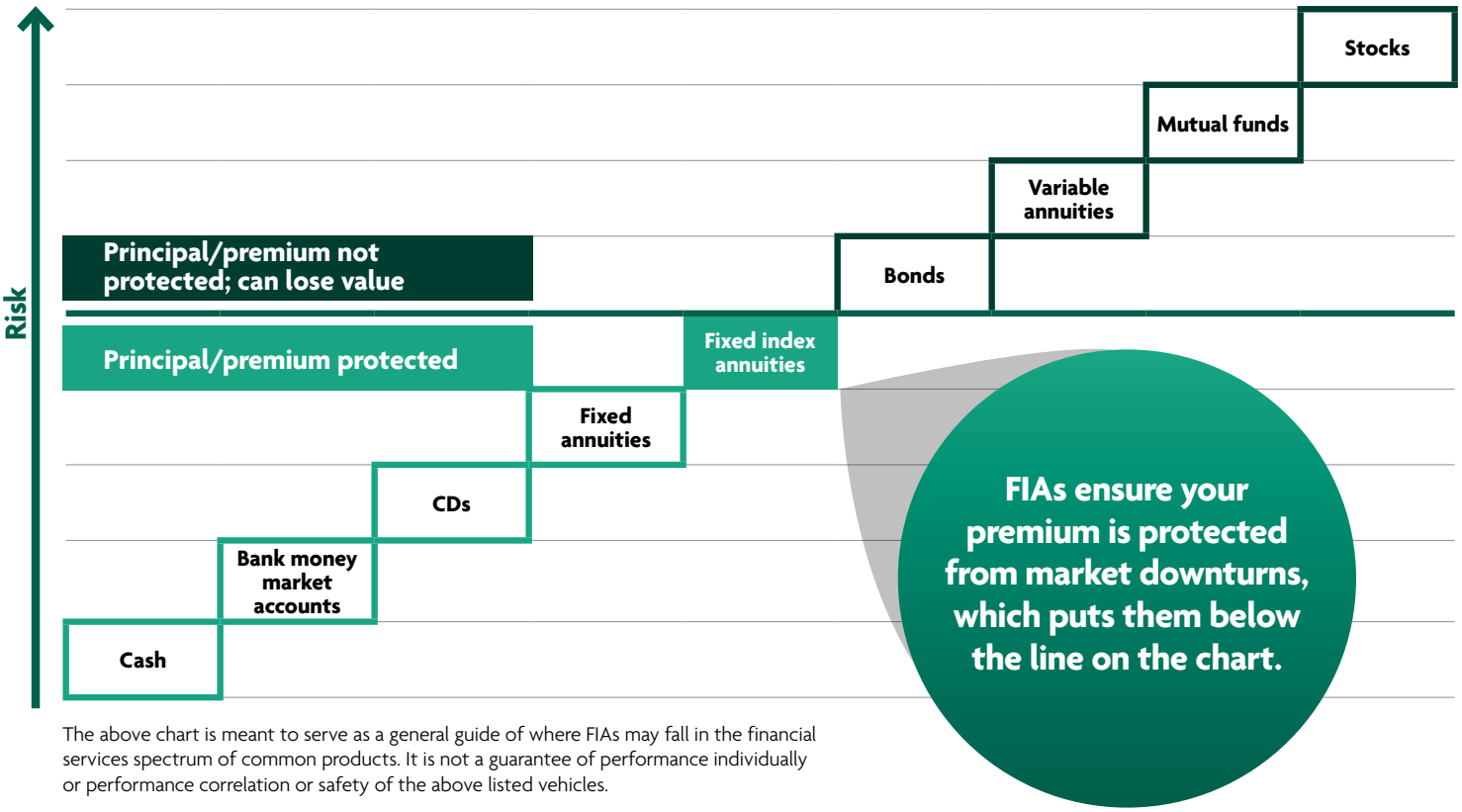
Financial risk spectrum

Issued by North American Company for Life and Health Insurance®

Annuity

When you're creating a financial plan, there is no one "best" product. But there are products that can be a better fit in order to help meet your goals for retirement, whether you're experienced or just getting started.

Fixed index annuities (FIAs) are insurance products that are quickly becoming a household term as a new generation of savers are drawn to growth potential and protection from market downturns. Take a look at where FIAs fit with other products in light of risk.



The above chart is meant to serve as a general guide of where FIAs may fall in the financial services spectrum of common products. It is not a guarantee of performance individually or performance correlation or safety of the above listed vehicles.

Ask your financial professional how adding a fixed index annuity to your financial plan can help create stability in your portfolio.

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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 the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index. 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.