



A **Sammons** Financial Company

Issued by North American Company for Life and Health Insurance®

Annuity

Help her own her future.

How annuities can
help women retire
with confidence
and clarity

A strategy built for her —with your help

Women live longer, may save less,
and often pause careers to care for
others. Help her plan with purpose.

**North American fixed index
annuities** offer flexibility, protection,
and guaranteed lifetime income—
for a retirement she can count on.

Her retirement realities:

Smart solutions for life’s unique challenges

Women are rewriting their retirement story – taking the lead in financial decision-making and living longer than ever before. But they still face unique risks that require thoughtful, personalized planning. Every client’s retirement journey is different.

80% of women will be solely responsible for their finances at some point in their lives.¹

North American’s fixed index annuities (FIAs) offer flexible features designed to help your client build confidence, control, and long-term protection in every phase of her life.

The Challenge	Lower Retirement Savings	Income Disruption	Healthcare & Long-Term Care Needs	Longevity Risk	Control & Legacy
The Reality	Caregiving responsibilities, career interruptions, and wage gaps often leave women with less saved for retirement.	Divorce or the loss of a spouse can cause sudden income loss—especially with reduced or eliminated Social Security benefits.	Women are more likely to need care later in life and often face those costs alone.	Women live longer than men—often by five years or more. That means more years of income to fund in retirement.	Many women want flexibility in managing their retirement income—and the ability to leave a legacy to loved ones or causes.
North American FIAs help provide...	Multiple features designed to help grow and protect her retirement savings: <ul style="list-style-type: none">• North American Charter® Plus FIA provides a premium bonus or optional enhanced premium bonus (in exchange for a charge)², giving her a potential boost in retirement savings right from the start.• NAC VersaChoice® FIA includes an optional return of premium feature and enhanced withdrawal options³ for added flexibility throughout retirement.• Enhanced crediting options⁴ available across VersaChoice, Charter Plus, and Performance Choice® FIAs offer the potential for higher growth over time.• Growth potential and accumulation focused FIAs including: Charter Plus, NAC Guaranteed AllocationSM, VersaChoice, Performance Choice and NAC Control. XSM (no rider)• NAC Guaranteed Allocation offers guaranteed rates for entire surrender charge period plus preset Model Blend allocations for built-in diversification	Flexible income features to help her adapt when life changes: <ul style="list-style-type: none">• Income Pay Pro® and NAC Control.X FIAs include increasing income options⁵ that can deliver higher payouts later in life—particularly useful following a divorce or spousal death.• Income Pay Pro includes a Lifetime Payment Amount (LPA) Reserve⁶, offering income flexibility and one-time income withdrawals, and continued payouts after the death of a spouse.• NAC Control.X with optional total control rider allows her to activate new income streams if circumstances change, such as the loss of spousal Social Security income.• VersaChoice offers an optional enhanced liquidity benefit (ELB) rider for an additional fee to allow her to maintain access to funds when she needs it most.	Features designed to support her during times of health-related need: <ul style="list-style-type: none">• NAC Control.X FIA provides enhanced income payments when she is unable to perform two of six activities of daily living (ADLs)⁷.• Income Pay Pro and NAC BenefitSolutions® FIAs include a nursing home multiplier⁸ to help increase income during a care event.• NAC Control.X, NAC BenefitSolutions, Charter Plus and NAC Guaranteed Allocation include a nursing home confinement waiver for added flexibility.• VersaChoice offers two additional liquidity features⁹ based on ADL limitations — providing financial access when care needs arise.	Guaranteed income that lasts a lifetime, helping her plan with confidence: <ul style="list-style-type: none">• Income Pay Pro, NAC Control.X, and BenefitSolutions FIAs offer guaranteed lifetime income⁵—creating a dependable retirement “paycheck” for life.• These solutions also offer growth potential, helping her build retirement savings while creating lasting income.	Features that support income control and legacy planning: <ul style="list-style-type: none">• All North American FIAs include penalty-free withdrawals, offering access and flexibility when life changes.• Many annuities offer flexible death benefit options, allowing assets to be passed to beneficiaries as a lump sum or income stream.• VersaChoice includes an optional return of premium feature and optional enhanced withdrawal options³• NAC BenefitSolutions offers an Enhanced Death Benefit¹⁰ designed to help maximize what’s left behind, featuring:<ul style="list-style-type: none">• Benefit base growth to increase the legacy amount• A benefit base floor for added protection• 100% of interest credits included in the benefit base to enhance the value of the death benefit

Your partner in her retirement strategy

As her financial professional, you play a key role in helping women envision and plan for the retirement they want. With North American’s variety of FIA solutions, you can deliver strategies that help protect her income, support her health needs, and preserve her legacy.

All North American fixed index annuities offer:



Tax deferral – your client does not pay income tax on interest earnings until funds are accessed



Protection – your client’s annuity offers 100% premium protection and a 0% floor during market downturns. There is no risk of losing premium due to market downturns.¹¹



Stability – provided by employee-owned, A+ rated¹² North American



Let's create a solution that fits her life.

Call **866-322-7066** to explore how a North American annuity could help your client prepare, protect, and thrive.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

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.

This is not a complete comparison of all North American fixed index annuities or of the listed fixed index annuity products and optional guaranteed lifetime withdrawal benefit rider. Please see the product and rider brochures for further details on the features, limitations and complete product disclosures.

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.

The **Income Pay Pro®** is issued on base contract form NA1012A/ICC17-NA1012A.MVA or appropriate state variation, including all applicable endorsements and riders.

The **NAC BenefitSolutions® 10** is issued on base contract form NA1006A/ICC14-NA1006A or appropriate state variation including all applicable endorsements and riders.

The **NAC Control. XSM fixed index annuity** is issued on NA1015A/ICC21-NA1015A or appropriate state variation including all applicable endorsements and riders.

The **NAC Guaranteed AllocationSM 5/7/10** is issued on form NA2002A/ICC24-NA2002A or appropriate state variation including all applicable endorsements and riders.

The **NAC VersaChoice® 10** is issued on base contract form NA1012A/ICC17-NA1012A. MVA or appropriate state variation including all applicable endorsements and riders.

The **North American Charter® Plus** is issued on base contract form NA1007A/ICC16-NA1007A. MVA or appropriate state variation including all applicable endorsements and riders.

The **Performance Choice® 8** is issued on base contract form NA1007A/ICC16-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders.

Product features, riders and index options, including the nursing home multiplier, may not be available in all states or appropriate for all clients.

1. Source: <https://wiserwomen.org/?id=184>

2. Premium bonus and enhanced premium bonus may vary by annuity product, state, premium band and surrender charge period selected and may be subject to a premium bonus and enhanced premium bonus recapture. For the optional enhanced premium bonus, the rider charge is 0.95% of accumulation value at each contract anniversary during the surrender charge period. This rider charge is considered a penalty-free withdrawal, and does not reduce the penalty-free withdrawal available to your client. The rider charge, under certain scenarios, may result in loss of premium. 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 and enhanced premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

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

4. Enhanced Participation Rate includes a strategy charge for a higher participation rate and is known as a "Strategy Fee Annual Percentage" in the contract. The charge will be deducted once each term at the earliest of a full surrender, at the time of a partial withdrawal that exceeds the penalty-free withdrawal amount or the end of the term. The charge will be deducted from the accumulated value allocated to the enhanced participation rate method. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium. The annual charge is multiplied by two for the Two year crediting strategy.

5. "Income" or "lifetime income" refers to guaranteed payment of lifetime payment amounts ("LPAs"). It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.

6. The LPA Reserve refers to any year after the client has elected the LPA, they can choose to take less than the full LPA. At the end of the contract year, the portion of LPA that is not taken will be placed in the LPA reserve subject to the maximum LPA reserve. The LPA reserve value is available to be taken as a lump sum at any time or periodically withdrawn until depleted. See product brochure for further details and limitations.

7. Beginning in the 3rd year, if an owner/annuitant is unable to perform 2/6 activities of daily living (ADLs) for more than 90 consecutive days, the LPA multiplier provides that the LPA can be doubled for that year. Feature available for up to 5 years as long as qualifying requirements are met annually and the accumulation value is greater than zero. The multiplier only applies to existing LPA income streams as of the ADL Benefit notification date. The multiplier only applies to LPAs that are based on the life of the covered person that is eligible. See contract for complete details.

8. The Nursing Home Multiplier (known as the LPA Multiplier Benefit in the contract) requires a 2-year minimum wait period and can be paid out for a maximum of five annual payments as long as the client continues to meet the requirements on each payment. Confirmation that the client continues to meet the requirements will be required on an annual basis. Certain conditions and limitations apply. See contract for complete details.

9. Available with the optional enhanced liquidity benefit (ELB) rider for an additional fee of 0.60% of the Accumulation Value. Need to receive written proof, acceptable to us, from a physician who has determined, in a manner consistent with accepted standards and practice for the diagnosis, that your client is unable to meet two of six ADLs with an expectation the condition(s) are permanent. See product brochure and disclosure for more information on the ADL definitions and qualifications. This benefit is not available when the accumulation value equals zero.

10. The Benefit Rider includes a rider charge of 1.20% of Benefit Base, deducted as a partial surrender from the Accumulation Value. Rider death benefit includes option for payments paid out in five equal annual payments based on benefit base with one-year waiting period. Rider death benefit options vary by state. Additional death benefit and other features are explained in the product brochure and disclosure. For product materials, check for variations in your client's state.

11. A surrender during the surrender charge period could result in a loss of premium, surrender charge structure may vary by state. Applicable rider and/or strategy charges will be deducted regardless of interest credited to the contract and can lead to loss of premium in certain scenarios.

12. A.M. Best Company rating - effective Aug. 13, 2024. A+ (Superior) is the 2nd of 15 categories.