

# Help jumpstart your client's retirement savings.

Access the diversification options and performance strength of our competitive fixed index annuity with an immediate premium bonus<sup>1</sup>. Plus – get an additional premium bonus boost with the optional enhanced bonus rider<sup>2</sup> (EBR).



# Annuity

Issued by North American Company for Life and Health Insurance®

Access diversification options clients may need with **North American Charter® Plus 10 fixed index annuity**, offering growth potential with multiple allocation options:

- ▶ **18 uncapped index strategies**  
(subject to a participation rate)
- ▶ **6 volatility control indexes**
- ▶ **Enhanced participation rates up to 210%**  
(includes charge<sup>3</sup>)
- ▶ **Index availability from leading financial brands: S&P, Fidelity, Morgan Stanley, Goldman Sachs, and Barclays**

**Assumptions:** Assumes Charter Plus 10, non-qualified contract, rates effective as of 5/29/2025, applied to each year of each policy. Premium \$100,000.

Hypothetical examples are for illustrative and educational purposes only and not intended to predict future performance. The use of alternate assumptions could produce significantly different results.

Fidelity = Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER. Goldman = Goldman Sachs Equity TimeX Index. MSDG = Morgan Stanley Dynamic Global Index, MARC 5% = S&P Multi-Asset Risk Control 5% Excess Return Index, Barclays 6 = Barclays Transitions 6% VC Index™, Barclays 12 = Barclays Transitions 12% VC Index™. Par = Participation. APP = Annual Point-to-Point . MPP = Monthly Point-to-Point

## Check out these performance scenarios

	Diversification scenario #1	Diversification scenario #2
	Funds diversified among 4 enhanced interest crediting strategies plus fixed account	Funds diversified among 9 different interest crediting strategies with no strategy charge plus fixed account
Net* annual effective rate most recent <sup>4</sup>	<b>4.97%</b>	<b>4.48%</b>
Net* annual effective rate highest <sup>5</sup>	<b>10.46%</b>	<b>6.04%</b>
Net* annual effective rate lowest <sup>6</sup>	<b>4.97%</b>	<b>3.87%</b>
Number of years with 0% credited rate (lowest ten)	<b>0</b>	<b>0</b>

Calculations above assuming a standard issue state.

\* Net rates after strategy charge for enhanced crediting methods.

## NOT FOR USE IN OREGON

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North American Charter® Plus 10 is a fixed index annuity issued on base contract form NA1007A, ICC16-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders.

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 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.

While we are featuring these indexes and crediting methods, there are other indexes and crediting methods beside the presented ones and this should not be viewed as allocation advice.

These hypothetical examples assumes the indexes will repeat historical performance and that the annuity's current non-guaranteed elements, such as index caps, index margins, participation rates or other interest crediting adjustments, will not change. It is likely that the indexes will not repeat historical performance, the non-guaranteed elements will change, and actual values will be higher or lower than those in these examples but will not be less than the minimum guarantees. The values in these examples are not guarantees or even estimates of the amounts a client can expect from their annuity. Interest crediting strategies availability varies by state and product.

1. 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.

2. EBR can only be elected at product issue. 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 you. The rider charge, under certain scenarios, may result in loss of premium. For CA only, EBR automatically included on North American Charter Plus® 10. See product brochure for details.

3. Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios. Strategy charges are considered a partial surrender outside of the available penalty-free amount and for purposes of the return of premium feature will reduce the net premium accordingly.

4. Based on hypothetical projected illustrated rates, last 10 years.

5. Based on hypothetical projected illustrated rates using historical index performance for the 10 year period out of the last 20 years that resulted in the highest index growth for each index.

6. Based on hypothetical projected illustrated rates using historical index performance for the 10 year period out of the last 20 years that resulted in the lowest index growth for each index.

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The S&P MARC 5% ER Index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P MARC 5% ER Index has been in existence since Mar. 27, 2017. Ending Values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJI") using the same methodology as used currently.

The Fidelity Multifactor Yield Index 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity is a registered trademark of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this Index for use for certain purposes to North American Company for Life and Health Insurance® (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

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Index methodology: Fidelity Multifactor Yield Index 5% ER Index inception was 12/11/19. Returns of the Fidelity Multifactor Yield Index 5% ER prior to inception represent hypothetical pre-inception index performance (PIP), and returns for time frames after this date reflect actual index performance. PIP is based on criteria applied retroactively with the benefit of hindsight and knowledge of factors that may have positively affected performance. Actual performance of the index may vary significantly from PIP data. The level of the Fidelity Multifactor Yield Index 5% ER is calculated on an excess return basis (net of a notional financing cost) and reflects the daily deduction of a fee of 0.50% per annum. The fee is not related to the annuity. The hypothetical performance information presented herein does not reflect fees and expenses that an investor would pay in a fixed index annuity. It is not possible to invest directly in an index. All market indices are unmanaged. Not intended to represent the performance of any fixed index annuity.

Morgan Stanley Dynamic Global Index (the "Index") is the property of Morgan Stanley & Co. LLC.

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In calculating the performance of the index, Morgan Stanley deducts, on a daily basis, a servicing cost of 0.50% per annum. This reduces the positive change or increase the negative change in the index level and thus decreases the return of any product linked to the index. The volatility control calculation applied by Morgan Stanley as part of the index's methodology may decrease the index's performance and thus the return of any product linked to the index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the index, it will also reduce the cost of hedging certain products linked to the index.

NOTE ON SIMULATED RETURNS: Back-testing and other statistical analyses provided herein use simulated analysis and hypothetical circumstances to estimate how the Index may have performed between April 3, 2007 and March 17, 2022, prior to its actual existence. The results obtained from such "back-testing" should not be considered indicative of the actual results that might be obtained from an investment in the Index. The actual performance of the Index may vary significantly from the results obtained from back-testing. Unlike an actual performance record, simulated results are achieved by means of the retroactive application of a back-tested model itself designed with the benefit of hindsight and knowledge of factors that may have possibly affected its performance. Morgan Stanley provides no assurance or guarantee that any product linked to the Index will operate or would have operated in the past in a manner consistent with these materials. Calculation based on simulated performance is purely hypothetical and may not be an accurate or meaningful comparison. Past performance (actual or simulated) is not necessarily indicative of future results.

**Risk Factors:**

- The level of the Index can go down. The Index components are exposed to various risks and their market price may be influenced by many unpredictable factors including risks associated with global equities markets, currency exchange rates, interest rates, commodities, and precious metals.
- There are risks relating to the volatility target mechanism. The Index's volatility target mechanism is applied to target an overall level of realized volatility equal to 5% but the realized volatility may be less than or greater than 5% and the volatility target may adversely affect Index performance.

- There are risks associated with leverage. The Index rules contemplate the possibility of leverage within the Index to achieve the 5% volatility target, which is expected to magnify declines.
- The Index has a limited performance history and past performance is no indication of future performance.
- The Index has embedded costs. The components that are used in constructing the Index include adjustments for costs associated with trading within and between various components, as applicable. The return of such components and, as a result, the return of the Index will be lower than if there were no associated costs.
- Purchasers of products linked to the Index will have no access to the assets underlying the Index.
- The Index methodology is fixed subject to certain adjustments and will not change over time even if the Index underperforms a relevant benchmark.
- Morgan Stanley and its affiliates may from time to time engage in transactions involving the components of the Index, which may negatively impact the level of the Index.

**Goldman Sachs Equity TimeX Index**

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The Goldman Sachs Equity TimeX Index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The Goldman Sachs Equity TimeX Index has been in existence since 7/28/2023.

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# North American Charter<sup>®</sup> Plus 10

fixed index annuity

Issued by North American Company for Life and Health Insurance<sup>®</sup>

## 2% premium bonus<sup>1</sup> increase special now available for a limited time.

### Immediate bonus

**Up to 12% premium bonus (10% base premium bonus plus 2% premium bonus special)<sup>1</sup>**

on all premiums received in first three years.

Plus, get an additional **9% enhanced premium bonus** with the optional enhanced bonus rider (EBR - for a cost<sup>2</sup>. EBR is not available in all states). The special is considered part of the base premium bonus.

(All bonuses may be subject to a premium bonus recapture<sup>1</sup>)

### Upside growth potential

**Index options from strong financial brands: Morgan Stanley, Fidelity, S&P, Goldman Sachs, and Barclays.**

(may vary by state.)

### Up to 20 index account options available

- 18 uncapped (subject to participation rate or enhanced participation rate<sup>3</sup>)
- 6 volatility control indexes

### Liquidity options

- 10% annual penalty-free withdrawal<sup>4</sup> of accumulation value starting in year two
- 100% of accumulation value available if confined to qualified care facility (not available in all states)

## **This marketing material may not be available for use in all states.**

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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 your 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 North American Charter® Plus 10 is issued on form NA1007A/ICCI6-NA1007A.MVA (contract), ICC23-AE674A / AE674A, ICC23-AE675A / AE675A, AE577A/ICCI5-AE577A, AE578A/ICCI6-AE578A, AE580A.PB /AE580B.PB/ICCI6-AE580B.PB, AE583A/ICCI5-AE583A, AE584A/ICCI5-AE584A, AE587A/ICCI5-AE587A, AE641A/ICC20-AE641A, AE642A/ICC20-AE642A, and AE665A/ICC22-AE665A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states.

1. Assumes 2% premium bonus special on the North American Charter Plus 10. The premium bonus increase may be modified or discontinued at any time without notice. All decisions are at the sole discretion of North American and all decisions are final. No exceptions will be made.

Premium bonus and enhanced premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus and enhanced 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 and enhanced 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.

2. EBR can only be elected at product issue. 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 you. The rider charge, under certain scenarios, may result in loss of premium.
3. 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.
4. Withdrawals taken prior to age 59½ may be subject to IRS penalties.

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.

## **Talk to your financial professional for details.**

# North American Charter<sup>®</sup> Plus 10

fixed index annuity

Issued by North American Company for Life and Health Insurance<sup>®</sup>

## 1% premium bonus<sup>1</sup> increase special now available for a limited time.

### Immediate bonus

#### Up to 20% premium bonus (9.08% net bonus<sup>2</sup>)

(19% premium bonus + 1% premium bonus special<sup>1</sup>)

With the built-in enhanced bonus rider (EBR<sup>3</sup>), you can receive a premium bonus of up to 20% (9.08% net bonus) on any premiums<sup>1</sup> received during the first three years.

(All bonuses may be subject to a premium bonus recapture<sup>1</sup>)

### Upside growth potential

**Index options from strong financial brands: Morgan Stanley, Fidelity, S&P, Goldman Sachs, and Barclays.**

#### Up to 20 index account options available

- 18 uncapped (subject to participation rate or enhanced participation rate<sup>4</sup>)
- 6 volatility control indexes

### Liquidity options

- 10% annual penalty-free withdrawal<sup>5</sup> of accumulation value starting in year two

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1. Assumes 1% premium bonus special on the North American Charter Plus 10. The premium bonus increase may be modified or discontinued at any time without notice. All decisions are at the sole discretion of North American and all decisions are final. No exceptions will be made.

The premium bonus is credited to your accumulation value upon issue and is applied to the accumulation value when additional premiums are received during the first three years.

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. The enhanced premium bonus rider includes a premium bonus rider charge on each contract anniversary during the surrender charge period. Over time, the amount of the premium bonus will be offset by the premium bonus rider charges, lower credited interest rates, lower index cap rates, lower participation rates, and/or greater index margins. Any additional premium(s) are subject to a maximum additional premium requirement.

2. Net Bonus represents the total premium bonus adjusted for the rider charge during the surrender charge period. The net bonus is calculated as follows:  $\text{Net Bonus} = (1 + \text{premium bonus percentage}) \times (1 - \text{premium bonus rider charge percentage})^{\text{Number of years in premium bonus rider charge period} - 1}$ .
3. 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 you. The rider charge, under certain scenarios, may result in loss of premium. The EBR cannot be terminated.
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. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

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.

## Talk to your financial professional for details.