

Annuity

NAC BenefitSolutions[®] fixed index annuity

Issued by North American Company for Life and Health Insurance[®]



Legacy of rider death benefit

Feature overview

The rider death benefit on the NAC BenefitSolutions fixed index annuity provides a lasting way to show your loved ones you care even when you are gone. In all states except those listed below, your beneficiaries can choose from one of two rider death benefit options; 1) after the first contract year the benefit base, as of the date of death, paid out in five equal payments over four years with the first payment made upon notification of death; or 2) as a lump sum equal to the premium on the benefits rider issue date, provided no partial surrenders (other than for benefits rider charges) have been taken since the benefits rider issue date.

In the states of AK, CT, DE, HI, ID, IL, LA, MD, MN, MO, NJ, PA, UT, VA and WA, should the annuitant or owner die before the maturity date, the value of your NAC BenefitSolutions annuity will be available to your named beneficiary through one of the following election options; 1) If death occurs after the second contract anniversary, the lesser of the rider death benefit maximum or the benefit base as of the date of death, paid out in five equal periodic payments. 2) A lump sum equal to the premium on the benefits rider issue date, provided no partial surrenders (other than for benefits rider charges) have been taken since the benefits rider issue date.

Client case study

Meet the client. She has been retired for 10 years and through responsible planning, she's been able to enjoy her well-earned retirement. However, one area that always concerned her was how to ensure her retirement savings also allowed her to leave a legacy for her family. She wanted to be prepared so her loved ones were taken care of. Her NAC BenefitSolutions annuity can offer her the peace of mind through an available enhanced death benefit.

How it works

In this hypothetical scenario, the client unfortunately passed away during contract year six, before taking any lifetime payments. Because her NAC BenefitSolutions annuity had a benefit base floor, her premium of \$100,000 provided a \$150,000 death benefit value to her beneficiaries, even with no interest credits from her base contract.

Your beneficiaries may receive five equal annual payments.

Assumptions: Premium \$100,000 - death on contract year 6 - no withdrawals - no interest credits.



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.

Contact your financial professional to learn more.

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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.

This flyer must be presented along with the NAC BenefitSolutions brochure at point of sale. For further details not included in this sheet, please refer to the NAC BenefitSolutions brochure.

The NAC BenefitSolutions[®] 10 is issued on form NA1006A/ICC14-NA1006A (contract), AE665A/ICC22-AE665A, AE560A/ICC17-AE560A, AE608A04/AE561A/ICC14-AE561A, AE563A/ICC14-AE563A, AE564A/ICC14-AE564A, ICC12-AE539A, AE577A/ICC15-AE577A, and LR433A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance[®], West Des Moines, IA. Product features, riders and index options may not be available in all states or appropriate for all clients. See product brochure for additional details.

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