Annuity

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NORTH AMERICAN®
A Sammons Financial Company

North American Charter® Plus 10

fixed index annuity

Issued by North American Company for Life and Health Insurance®

5% premium bonus[1] (4.54% net bonus) increase special now available for a limited time.



Immediate bonus

Up to 24% premium bonus (12.71% net bonus[2])
(19% premium bonus + 5% premium bonus special[1]
8.17% net bonus + 4.54% net bonus special)

With the built-in enhanced bonus rider (EBR[3]), you can receive a premium bonus of up to 24% (12.71% net bonus) on any premiums[1] received during the first three years.

(All bonuses may be subject to a premium bonus recapture[1])

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[4])
- 6 volatility control indexes

Liquidity options

- 10% annual penalty-free withdrawal[5] of accumulation value starting in year two

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 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 NA1007A04 (contract), AE577A, AE578A, AE608A04.PB, AE641A04, AE642A, AE665A04, AE674A04, AE675A04, AE583A, and AE584A (riders/endorsements) by North American Company for Life and Health Insurance®, West Des Moines, IA.

1. Assumes 5% premium bonus special (4.54% net bonus) 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: Net Bonus = (1 + premium bonus percentage) x (1 – 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.