



Annuity

Issued by North American Company for Life and Health Insurance®

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Income  
fixed index annuity  
**portfolio snapshot**

Products listed are the generic versions used in most states. Products listed may not be available in all states. Please see the product disclosures and availability chart for applicable state variations and product availability.

|                              |  |   |
|------------------------------|--|---|
| <b>Product</b>               | <b>Income Pay Pro<sup>®</sup></b><br>fixed index annuity   | <b>NAC Control. X<sup>SM</sup></b><br>fixed index annuity   |
| <b>Ideal use</b>             | <b>Guaranteed lifetime income<sup>1</sup></b>  | <b>Multiple, flexible guaranteed income<sup>1</sup> streams</b>   |
| <b>Highlights</b>            | <p><b>10 yr surrender charge period<sup>2</sup></b><br/> <b>Issue ages 40 – 79</b><br/> <b>\$20,000 minimum premium</b><br/> <b>Modified single premium</b></p>  | <p><b>10 yr surrender charge period<sup>2</sup></b><br/> <b>Issue ages 0-79 without Total Control rider</b><br/> <b>40 -79 with Total Control rider elected</b><br/> <b>\$20,000 minimum premium</b><br/> <b>Single premium</b></p>   |
| <b>Features and benefits</b> | <p><b>Design</b><br/> <b>Built-in guaranteed lifetime withdrawal benefit (GLWB) rider<sup>3</sup></b></p> <ul style="list-style-type: none"> <li>• for a cost (1.15% of the GLWB value)</li> </ul> <p><b>GLWB value roll-up</b><br/> <b>Increasing or level income options</b><br/> <b>Lifetime income available immediately<sup>1</sup></b> (as early as age 50)</p> <p><b>Growth</b><br/> <b>Index options from strong financial brands: Morgan Stanley, Fidelity, S&amp;P, Goldman Sachs, and Barclays</b> (may vary by state)</p> <p><b>Up to 16 index account options available:</b></p> <ul style="list-style-type: none"> <li>• 14 uncapped (subject to participation rate)</li> <li>• 6 volatility control indexes</li> </ul> <p><b>8.00% roll-up rate<sup>7</sup></b> (also known as the GLWB value increase percentage) compounded for up to 10 years (or until lifetime payment election date, if earlier)</p> <p><b>Additional Protection</b><br/> <b>LPA reserve<sup>8</sup></b> – defer all or a portion of each LPA for future needs</p> <p><b>Lifetime payment amount (LPA) nursing home multiplier</b> – 2X LPA for up to 5 years<sup>9</sup></p> | <p><b>Design</b><br/> <b>Accumulation only version available</b> (client does not elect optional Total Control rider)</p> <p><b>Optional Total Control rider</b> (for a cost of 1.25% of the total income base)</p> <p><b>Growth</b><br/> <b>Index options from strong financial brands Barclays and S&amp;P</b></p> <p><b>Up to 8 index account options available:</b></p> <ul style="list-style-type: none"> <li>• 6 uncapped (subject index margin or participation rate)</li> <li>• 2 volatility control indexes</li> </ul> <p><b>Optional Total Control rider includes:</b></p> <ul style="list-style-type: none"> <li>• Immediate <b>one-time 10% income base bonus<sup>10</sup></b> on initial deferred income base</li> <li>• Deferred income base roll-up: 4% guaranteed roll-up + 200% stacking (200% of dollar amount of interest credited to the accumulation value x deferred growth ratio)</li> <li>• Up to 20-year roll-up period</li> <li>• LPA ADL multiplier benefit: 2X LPA for up to 5 years.</li> <li>• Flexible LPA income streams: Activate up to 10 different LPA income streams</li> <li>• Choose single, spousal or joint payouts for each income stream</li> <li>• Increasing or level income options</li> <li>• Lifetime income stream activation(s) available after 1 year (as early as age 50)</li> </ul> <p><b>Additional Protection</b><br/> <b>100% nursing home confinement waiver starting in year 2</b> (not available in all states)</p> |

**NAC BenefitSolutions®**  
fixed index annuity

## Flexible retirement benefits

10 yr surrender charge period<sup>2</sup>

Issue ages 40 - 79  
(may vary by state)

\$20,000 minimum premium  
Single premium

### Design

#### Built-in benefits rider

- for a cost  
(1.20% of benefit base annual charge)

#### Single benefit base

Lifetime income available immediately<sup>1</sup> (as early as age 50)

### Growth

Index options from strong  
financial brands: Morgan Stanley, Fidelity, S&P,  
Goldman Sachs, and Barclays  
(may vary by state)

#### Up to 16 index account options available:

- 14 uncapped  
(subject to participation rate)
- 6 volatility control indexes

#### 20% benefit base bonus<sup>5</sup> year 1

Benefit base floor

120% years 1-5

150% years 6-10

180% years 11+

### Additional Protection

Lifetime Payment Amount (LPA) nursing home multiplier<sup>6</sup>  
(not available in all states)

- 2X LPA for up to 5 years

#### Rider death benefit<sup>4</sup>

- Benefit base paid out over 5 years

100% nursing home confinement waiver starting in year 2  
(not available in all states)

# Plan for success with an **employee-owned,** **A+ rated<sup>11</sup> company**

## What sets North American apart:



**Employee-owners** committed to providing industry-leading service so you can focus on what you do best



**Deeply rooted experience** that spans 135+ years



**Competitive products** adapted to withstand life's ever-changing seasons



**Stability you can trust** and strength you can count on

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.

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

NAC Control. X<sup>SM</sup> fixed index annuity is issued on NA1015A/ICC21-NA1015A or appropriate state variation including all applicable endorsements and riders.

The Income Pay Pro® is issued on base contract form NA1012A/ICC17-NA1012A.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. "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.
2. A surrender during the surrender charge period could result in a loss of premium surrender charge structure may vary by state.
3. While certain included features may have no explicit cost, a product with a built-in GLWB feature may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't have these built-in features.
4. 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 state.
5. This amount is only applied to the benefit base, which is a value used only for determining lifetime payment amounts (LPA) and/or the rider death benefit features. Benefit base is not the same as the contract accumulation value and may not be used for partial withdrawals, full surrender or as the base contract death benefit.
6. The nursing home multiplier (also known as LPA Multiplier) can double the lifetime payment amount (LPA) if certain conditions are met. The nursing home multiplier can be paid out for a maximum of five annual payments. Please see the product brochure for further details and limitations. The nursing home multiplier is not long term care insurance and is not available in all states. This benefit is not available to clients confined at time of issue. The nursing home multiplier cannot be used concurrently with the nursing home confinement waiver (NHCW). Only one of these features can be exercised at any given time.
7. Roll-up rate is not applied when withdrawals in excess of the available penalty-free partial surrender are taken.
8. The LPA Reserve refers to any year after the client has elected the LPA, they can choose to take less than they 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.
9. 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.
10. The income base bonus is applied one-time to the initial deferred income base. The deferred income base is the part of the total income base that may be used to activate new LPA income streams. While the income base bonus will incrementally increase the deferred income base, resulting in higher potential future income, the rider charges collected will also incrementally increase since the rider charge is 1.25% of the total income base.
11. Rated A+ (Superior) by A.M. Best – Visit [www.northamericancompany.com/companystrength](http://www.northamericancompany.com/companystrength) to learn more about North American and our current rating affirmation dates and disclosures.



West Des Moines, Iowa  
**NorthAmericanCompany.com**

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|-----------------------|--|---------------------|
| Not FDIC/NCUA Insured | Not A Deposit Of A Bank                      | Not Bank Guaranteed |
| May Lose Value        | Not Insured By Any Federal Government Agency |                     |