

Help your clients get a **JUMP START** on their Retirement Vehicle!

Up to **10%**²
Premium Bonus



Check out these two **GREAT** fixed index annuities¹ from North American Company for Life and Health Insurance[®]

North American Performance Choice[®] 12

- **7.00% Premium Bonus** on all premium payments received in the 1st 5 years²
- Tax-Deferral Feature⁴
- 12 Year Surrender Charge Period⁵
- Flexible Premiums!

North American Charter PlusSM - 14

- **10.00% Premium Bonus** on all premium payments received in the 1st 7 years,² \$75,000 + Initial Premium
- Tax-Deferral Feature⁴
- 14 Year Surrender Charge Period⁵
- Up to 10% Penalty-Free Available³



FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

1) 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 could under certain scenarios exceed interest credited to your Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.

2) Premium bonus may vary by annuity product, premium amount and surrender charge period. Products that have premium bonuses may offer lower credited interest rates, lower Index Cap, 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 interest rates, lower Index Cap, lower Participation Rates and/or greater Index Margins. Premium bonus, may vary by annuity product and length of surrender charge period selected.

3) Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase. Please note that neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Your clients should be advised to rely on their own qualified advisor.

4) A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

These products and rider are issued by North American Company for Life and Health Insurance[®], West Des Moines, IA. The North American Charter PlusSM 14 and North American Performance ChoiceSM 12 are issued on forms NC/NA1007A and LC/LS160A (certificate/contract), AE576A, AE577A, AE578A, AE580A, PB, AE581A, AE582A, AE583A, AE584A, AE585A, AE586A and AE587A (in CA LR433A04), LR431A, LR424A-1, AE520A, LR427A, LR428A, AE509A, AE510A, AE511A, AE556A, and LR433A (riders/endorsements) or appropriate state variations.

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