

# The Cost of Waiting

Short-term interest rates may seem attractive to those who don't want to lock into anything long-term — but this could end up costing your clients over time.

Below we compare two fixed rate products to a Multi-Year Guaranteed Annuity (MYGA). The first fixed rate product credits 0.26% and the second product credits 0.82%. This Illustration is based on hypothetical data.

Year	10 Year MYGA North American Guarantee Choice <sup>SM</sup> Fixed Annuity <sup>2,3</sup> <b>3.50%*<sup>4</sup></b>	Fixed Rate Product at National Average 1 Year CD Rate <sup>5</sup> <b>0.26%*</b>	Fixed Rate Product at National Average 5 Year CD Rate <sup>5</sup> <b>0.82%*</b>
0	\$200,000	\$200,000	\$200,000
1	\$207,000	\$200,520	\$201,640
2	\$214,245	\$201,041	\$203,293
3	\$221,744	\$201,564	\$204,960
4	\$229,505	\$202,088	\$206,641
5	\$237,537	\$202,614	\$208,336
6	\$245,851	\$203,140	\$210,044
7	\$254,456	\$203,669	\$211,766
8	\$263,362	\$204,198	\$213,503
9	\$272,579	\$204,729	\$215,254
10	<b>\$282,120<sup>3</sup></b>	<b>\$205,261<sup>3</sup></b>	<b>\$217,019<sup>3</sup></b>

A Return of **6.84%** ←  
would be needed in years 6  
through 10 to equal the total  
return of the MYGA

A Return of **6.25%** ←  
would be needed in years 6  
through 10 to equal the total  
return of the MYGA

\* Rates based on \$200,000 of initial premium.

Call Sales Support for MYGA illustrations!  
**866-322-7066**

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

## Disclosure

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

The North American Guarantee Choice<sup>SM</sup> is issued on NC/NA1000A (certificate/contract), AE515A, AE516A, LR441A, LR441A-1, LR427A and LR433A (riders/endorsements) or appropriate state variations by North American Company for Life and Health Insurance, West Des Moines, IA. This product and its features may not be available in all states.

1. North American is rated A+ (Superior) by A.M. Best - effective May 30, 2014. A+ is the 2nd of 15 categories.
2. Unlike CD's annuities are not deposits of or guaranteed by any bank and are not insured by the FDIC or any other agency of the U.S. All guarantees are subject to the financial strength of North American Company for Life and Health Insurance.
3. Assumes no withdrawals. Surrender during the Surrender Charge period may result in loss of premium.
4. Rate is based on current rates and subject to change at any time. Rate may vary by guarantee period selected.
5. Rate comparison to current CD rate average is believed to be accurate based on Bankrate.com information at the time of publication. Rate information is subject to change at anytime.

This comparison is not intended to be a comprehensive evaluation of product guarantees. Clients should examine all features and options of the annuity product prior to purchase. Competitor information is believed to be current and accurate to the best of our knowledge as of 11/5/2014. The data shown is taken from various company illustrations. Product features and rates are subject to change. Comparative results are not guaranteed; the use of alternate assumptions could produce significantly different results.

Call Sales Support for MYGA illustrations!  
**866-322-7066**