

It's Not Complicated. It's **SIMPLY GUARANTEED**²

North American is an **INDUSTRY LEADER**³ for your clients' guaranteed income⁴ needs. At the key retirement ages of 65 and 70 you can win with North American! Let us show you proof.

Hypothetical Scenario -
Assumptions:
\$100K Premium, Issue Age 64

	Male		Female		Joint	
	Income at Age		Income at Age		Income at Age	
	65	70	65	70	65	70
North American NAC RetireChoice 14 Fixed Index Annuity with Income Pay [®] Rider and optional Additional Benefits Rider ⁵ 10% Premium Bonus ^{6,7} 6.75% Compound Roll-up	\$5,871	\$8,953	\$5,871	\$8,953	\$5,284	\$8,139
Vs. Company A 10% Premium Bonus 7% Compound Roll-up Gender-based Payouts	\$5,767	\$8,914	\$5,414	\$8,419	\$5,002	\$7,676
Company B 7% Premium Bonus 6.75% Compound Roll-up	\$5,254	\$8,075	\$5,254	\$8,075	\$4,797	\$7,442
Company C No Premium Bonus 9% Simple Roll-up	\$5,450	\$8,470	\$5,450	\$8,470	\$4,360	\$6,930

Compares contractual guarantees of NAC RetireChoice[®] 14 (with optional Additional Benefit Rider⁵ and Income Pay[®] Guaranteed Minimum Withdrawal Benefit (GMWB) Rider Option 2 elected at annual cost of 0.95%) to the top selling fixed index annuities over a 12-month period, Q1 2015, per Wink's Sales & Market Report.

Call Sales Support for guaranteed lifetime payment illustrations on your next case

866-322-7066

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Disclosure

This product and rider are issued by by North American Company for Life and Health Insurance®. Product features and riders may not be available in all states, on all products, or appropriate for all clients. See product specific brochure and materials for this annuity and rider for further details and limitations. The NAC RetireChoice® is issued on form LC/LS160A (certificate/contract), LR431A, LR424A-1, LR423A, AE520A, AE533A, AE529A, AE532A, AE531A, AE556A, LR433A, AE530A, AE528A, AE511A and LR427A (riders/endorsements) or appropriate state variation. Income Pay® GMWB Rider is an optional guaranteed lifetime withdrawal benefit (GLWB) available for an additional cost at the time of application on most fixed index annuities and is issued on form AE513A (rider) and SP513B (spec page) or appropriate state variation. Income Pay is not available on all products. 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.

1. North American is rated A+ (Superior) by A.M. Best - effective June 3, 2015. A+ is the 2nd of 15 categories.
2. Assumes no withdrawals.
3. Statements regarding payouts are based on current research and comparison specific to income feature payouts and do not completely compare all annuity product features.
4. **“Guaranteed Income” refers to guaranteed payment of Lifetime Payment Amounts (LPAs) as defined in the Rider brochure. 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.**
5. The optional Additional Benefits Rider on the NAC RetireChoice® 14 is an additional rider for a cost that provides additional premium bonus, enhanced penalty-free withdrawals, additional payout benefit, and return of premium. Rider cost for all benefits is 0.60% for the NAC RetireChoice® 14 of Accumulation Value at each contract anniversary during the Surrender Charge Period.
6. Premium bonus may vary by annuity product and surrender charge period selected. 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. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower Index Cap Rates, lower Participation Rates and or greater Index Margins.
7. Assumes 2% Premium Bonus increase special. New business applications for the premium bonus increase must be received in the Home Office between August 6, 2015 and September 30, 2015. 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. Please see specific product brochures for additional product details and features.

This comparison is not intended to be a comprehensive evaluation of product guarantees since it compares several features with that of a similar product. Other payout scenarios may differ and in some cases will be less for NAC RetireChoice 14. 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 8/6/2015. The data shown is taken from applicable 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.

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