

CapitalEliteSM 10

Fixed Index Annuity



CapitalElite 10 feature focus

How your annuity grows

CapitalElite fixed index annuity helps you grow your retirement assets in two ways - accumulation value and guaranteed lifetime withdrawal benefit (GLWB) value. Down the road, if you want to draw an income from the account, it also helps you capitalize on the income potential of your assets through the GLWB feature - included at no additional cost.¹

While you can't go back in time and start saving sooner, with CapitalElite you can take advantage of the time you have left until retirement. And with multiple index account options available, you'll have flexibility to choose a strategy that matches your preferred style.

Hypothetical example

Initial premium:

\$100,000 (qualifies for high band)

GLWB value roll-up²:

0.25% of GLWB value + 200% of dollar amount of interest credited to the accumulation value

GLWB value bonus³:

1% of all premiums received in years 1-5

GLWB value roll-up period:

20 years

These interest credit percentages shown are not guarantees or even estimates of the amounts you can expect from your annuity; actual results may be higher or lower. This chart is a hypothetical example and is not intended to predict future performance.

How's it work?

The following example shows a 1% GLWB bonus, interest credit, and a GLWB stacking roll-up credit in the first two years.

	Accumulation value beginning of year	Interest credit to accumulation value end of year	GLWB bonus	GLWB value beginning of year	GLWB stacking roll-up credit amount end of year	GLWB value end of year
Year 1	\$100,000	3% interest credit on \$100,000 = \$3,000	\$1,000	\$101,000	0.25% of GLWB value of \$101,000 = \$253 <i>plus</i> 200% of the dollar amount of interest credited to the accumulation value = \$6,000 Equals \$6,253	\$101,000 + 6,253 \$107,253
Year 2	\$103,000	2% interest credit on \$103,000 = \$2,060	\$0	\$107,253	0.25% of GLWB value of \$107,253 = \$268 <i>plus</i> 200% of the dollar amount of interest credited to the accumulation value = \$4,120 Equals \$4,388	\$107,253 + 4,388 \$111,641

In contract years when a withdrawal is taken, the GLWB stacking roll-up credit will not apply, unless the withdrawal is used to satisfy a required minimum distribution (RMD). Once you elect to take lifetime payment amounts, GLWB stacking roll-up credits will no longer be credited to the GLWB value.

Talk to your independent insurance agent for details.



Annuity

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This is not a complete description of all features of the CapitalElite Fixed Index Annuity and only describes one feature. For more information please see the product brochure for further details on the features, limitations and complete product disclosures. Product features, riders and index options may not be available in all states or appropriate for all clients.

The CapitalEliteSM 10 is issued on form NC/NA1004A (certificate/contract), ICC16-NA1007A.MVA/NA1007A (contract) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. Please ask your Sales Representative for product availability.

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. They may not be appropriate for all clients.

Neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on a qualified advisor.

1. 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
2. The GLWB Stacking Roll-Up Credit only applies if no withdrawals are taken in the contract year. The GLWB Bonus and GLWB Stacking Roll-Up Credit do not apply to the Accumulation Value or Death Benefit.
3. Products that have bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates, and/or greater Index Margin than products that don't offer a bonus. Over time and under certain scenarios the amount of the bonus may be offset by the lower interest rates, lower Index Cap Rates, lower Participation Rates, and/or greater Index Margin.

Talk to your independent insurance agent for details.



Annuity