

# Strategic Design Annuity<sup>SM</sup> X

fixed index annuity



Annuity

<b>Issue ages</b> (may vary by state)	50-79 For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.																				
<b>Minimum premium</b>	Single premium, \$50,000 non-qualified and qualified																				
<b>Surrender charge schedules</b> (may vary by state)	<table border="1"> <thead> <tr> <th>Y1</th> <th>Y2</th> <th>Y3</th> <th>Y4</th> <th>Y5</th> <th>Y6</th> <th>Y7</th> <th>Y8</th> <th>Y9</th> <th>Y10</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>6%</td> <td>4%</td> <td>2%</td> </tr> </tbody> </table>	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	10%	10%	10%	10%	10%	9%	8%	6%	4%	2%
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<b>Penalty-free withdrawals under base contract<sup>1</sup></b>	After the first contract anniversary, up to 7% of the initial premium each year.																				
<b>Interest crediting methods</b>	<table border="0"> <tr> <td>Fixed</td> <td>Annual Point-to-Point with Participation Rate</td> </tr> <tr> <td>Annual Point-to-Point with Cap Rate</td> <td>Monthly Point-to-Point with Cap Rate</td> </tr> <tr> <td>Annual Point-to-Point with Inverse Edge Trigger</td> <td>Two-Year Point-to-Point with Participation Rate</td> </tr> </table>	Fixed	Annual Point-to-Point with Participation Rate	Annual Point-to-Point with Cap Rate	Monthly Point-to-Point with Cap Rate	Annual Point-to-Point with Inverse Edge Trigger	Two-Year Point-to-Point with Participation Rate														
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<b>Embedded benefits rider<sup>2</sup></b>	<ul style="list-style-type: none"> <li>• <b>Guaranteed lifetime withdrawal benefit (GLWB):</b> GLWB value roll-up of 200 percent of the interest credited expedites potential income growth.</li> <li>• <b>Enhanced penalty-free withdrawals:</b> Annual penalty-free withdrawal percentage<sup>1</sup> starts at 10 percent after the first contract anniversary but can grow as large as 32 percent.</li> <li>• <b>Lifetime income option<sup>3</sup>:</b> Level or increasing options for lifetime payments.</li> <li>• <b>Lifetime payment amount multiplier</b> (may not be available in all states): Doubled lifetime payment amount up to five years, eligibility based on inability to perform two of six activities of daily living (ADLs).</li> <li>• <b>Accumulation value step-up:</b> On the ninth and 10th contract anniversaries, if interest credits are less than the total amount of rider charges incurred the accumulation value will increase by the accumulation value step-up amount.</li> </ul>																				

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 additional optional benefit riders could under certain scenarios exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients.

Products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product features, riders and index options may not be available in all states. See product brochure, disclosure and state availability chart for further details, limitations and information on appropriate state variations.

The Strategic Design Annuity<sup>SM</sup> X is issued on form NA1013A/ICC18-1013A.MVA (contract).

Withdrawals taken prior to age 59 ½ may be subject to IRS penalties.

1. Withdrawals during the surrender charge period will be subject to surrender charges and possibly a market value adjustment.
2. The embedded benefits rider is automatically included for a 0.95 percent annual fee. The charge is calculated by multiplying the rider charge percentage by the GLWB value on each contract anniversary. This amount will be taken from your contract's accumulation value on each contract anniversary as long as the rider is in effect.
3. "Income" or "lifetime income" refers to guaranteed payment of lifetime payment amounts ("LPAs") as defined in the rider. It does not refer to interest credited to the contract. You should consult with your own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.
4. See product brochure for more information on the ADL definitions and qualifications. This benefit is not available when the accumulation value equals zero.

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