

North American Charter[®] Plus series

fixed index annuity

1% premium bonus¹ increase special now available for a limited time.

Immediate bonus

10 year—Up to 7% premium bonus¹

on all premiums received in first seven years.

14 year—Up to 9% premium bonus¹

on all premiums received in first seven years.

(may be subject to a premium bonus recapture)

Upside growth potential

- Up to six interest-crediting strategies available
- Four with no traditional cap
(subject to index margin/participation rate)
- Two volatility control index options

Liquidity options

- 10% annual penalty-free withdrawal²
of accumulation value starting in year two
- 100% of accumulation value available
if confined to qualified care facility
(not available in all states)

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

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 or strategy fees associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

Insurance products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials for further details, specific features/options, and limitations by product and state.

The North American Charter® Plus is issued on base certificate/contract NC/NA1007A, ICC16-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders.

1. Assumes 1% premium bonus special on the North American Charter Plus, high-band premium. 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. 1% premium bonus special is not available in North Dakota.

Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a (ABR) premium bonus recapture. 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 (ABR) 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.

The premium bonus is not recaptured in the event of death of the annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, required minimum distributions (by current company practice*) or under the nursing home confinement waiver or on any rider charge.

2. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

North American Charter Plus 14 is not available in all states. Ask your financial professional for availability in your state.

**A feature offered "by current company practice" is not a contractual guarantee of this annuity contract and can be removed or changed at any time.*

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

Talk to your financial professional for details.