

Issued by North American Company for Life and Health Insurance®

NAC Control. XSM
fixed index annuity



AVAILABLE NOW

10% immediate income base bonus¹

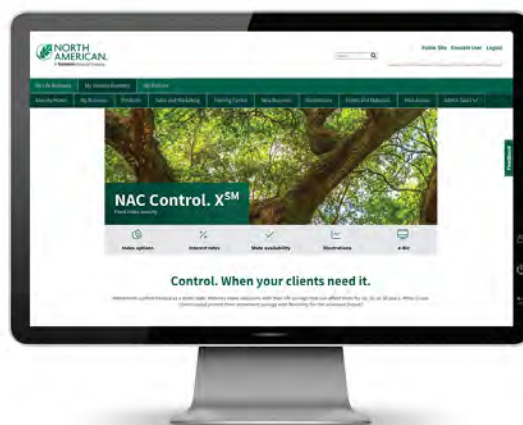
Starting today, an **immediate one-time 10% income base bonus¹** is available as part of the optional Total Control rider² on NAC Control. XSM fixed index annuity (FIA).

The NAC Control. X FIA with optional Total Control rider² offers your clients first-to-market income flexibility and control within their personalized income plan.

Competitive rider features include:

- **NEW immediate one-time 10% income base bonus¹** on the initial deferred income base
- **Control income now:** Activate up to 10 different lifetime payment amount (LPA) income³ streams
- **Control income later:** Allow the remaining deferred income base to continue to grow with a 4% guaranteed + 200% participating roll-up⁴
- **Control who's covered:** choose single, spousal, or joint payouts for each income stream
- **Control the payout:** choose level or increasing payouts
- **LPA Activities of Daily Living (ADL) multiplier⁵:** double LPAs when your clients may need it most

[**Access updated materials here**](#)



Access



Our records show you haven't yet completed RegEd training on NAC Control. X FIA. You can **complete your training now** in order to offer this competitive product to your clients. *Code: 23SFGNAC_02*

Let's get started on your next NAC Control. X case.

Questions? Contact your regional sales team or Sales Support at
866-322-7066.
NorthAmericanCompany.com

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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 optional benefit riders or strategy fees or charges 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.

NAC Control. XSM is issued on base contract form NA1015A/ICC21-NA1015A or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states.

1. The income base bonus is applied one-time to the initial deferred income base. The deferred income base is the part of the total income base that may be used to activate new LPA income streams. While the income base bonus will incrementally increase the deferred income base, resulting in higher potential future income, the rider charges collected will also incrementally increase since the rider charge is 1.25% of the total income base.
2. Optional Total Control rider is attached to the base product for an annual rider charge of 1.25% of the total income base.
3. Lifetime income refers to guaranteed payment of lifetime payment amounts (LPA's) as defined in the Total Control rider included in this contract. It does not refer to interest credited to the contract. Income streams can begin in year 2 and starting at age 50. Please advise your client to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.
4. The deferred income base may increase annually up to 20 years by a guaranteed roll-up rate and participating roll-up. The participating roll-up is a set percentage of the dollar amount of interest credited to the accumulation value multiplied by the deferred growth ratio. The deferred growth ratio is the deferred income base divided by the total income base.
5. The LPA ADL Multiplier requires a 2-year minimum wait period and can be paid out for a maximum of five annual payments as long as the covered person continues to meet the requirements on each payment. Confirmation that the covered person continues to meet the requirements will be required on an annual basis. Certain conditions and limitations apply. See contract for complete details.