

Issued by North American Company for Life and Health Insurance®



North American Charter® Plus
fixed index annuity series

NORTH AMERICAN
A Sammons Financial Company

Starting January 23:

**Up to 25% total premium bonus¹
+ Barclays Transitions Indices**

New year, big enhancements to Charter Plus 10 & 14 fixed index annuities

Starting Jan. 23, an optional enhanced bonus rider (EBR)² and Barclays Transitions Indices will be available on our popular Charter Plus fixed index annuity series (FIAs).

North American Charter Plus 10*		
Premium	\$75,000+	\$20,000 - \$74,000
Base Bonus	10%	7%
+		
Enhanced bonus (with EBR, for charge)	9%	9%
Total immediate bonus (if EBR elected)	19%	16%

*EBR not available in all states.

North American Charter Plus 14*		
Premium	\$75,000+	\$20,000 - \$74,000
Base Bonus	13%	9%
+		
Enhanced bonus (with EBR, for charge)	12%	12%
Total immediate bonus (if EBR elected)	25%	21%

*EBR not available in all states. Charter Plus 14 base premium bonus may vary by state.

- **NEW optional enhanced bonus rider (EBR)** allows for an additional premium bonus percentage on top of the base premium bonus on any premiums received in the first three contract years (for a charge)^{2,3}
- **NEW exclusive Barclays Transitions 6% VC Index™** and **Barclays Transitions 12% VC Index™** strategies to help manage risk during changing marketing conditions on the following crediting methods:
 - Annual Point-to-Point with Participation rate
 - Two-year Point-to-Point with Participation rate

Attention CA, IN, and MD producers:

California producers only: optional EBR and Barclays Transitions Indices are not available.
Indiana and Maryland producers: Effective Jan. 23, the 14-year North American Charter Plus is no longer available in Indiana and Maryland.

IMPORTANT – Get required training now

Since the EBR is a new feature for Charter Plus, new training is required in all states. To complete required training on [RegEd](#), use code: **24SFGNAC_01**

New Business Guidelines

Product feature changes above apply to applications **received** in the home office or submitted through e-Biz on or after Jan. 23. No funding deadline applies.

Features are subject to change at any time.

Watch for rates and new materials coming soon!

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

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Product availability may vary by state or broker dealer

1. Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a 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 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.
2. EBR can only be elected at product issue. Rider charge is 0.95% of accumulation value at each contract anniversary during the surrender charge period. This rider charge is considered a penalty-free withdrawal, and does not reduce the penalty-free withdrawal available to you. The rider charge, under certain scenarios, may result in loss of premium.
3. Maybe subject to premium bonus recapture

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