

NORTH AMERICAN
INSIDER

Top stories

Our highest premium bonus ever

[North American Charter Plus](#)® fixed index annuity (FIA) offers its largest **premium bonus** to date, providing clients with greater accumulation potential from day one.

[Explore bonus opportunities](#)

Explore the AI developments reshaping financial services

[Hear from](#) **Aaron Witt, VP, Chief Digital & Corporate Solutions Officer**, as he breaks down five key AI developments and what they could mean for financial professionals and the industry.



[Watch episode](#)

Subscribe, download, and listen on [Apple Podcasts](#) or [Spotify](#) today! Don't have Apple Podcasts or Spotify? You can access our podcast series on our [online streaming platform](#).

Protecting retirement savings during an unstable market

Share this [client-friendly blog](#) with your clients to help them:

- Understand how market volatility can affect retirement savings and long-term income
- Explore ways to manage risk through diversification, cash reserves, and a balanced portfolio
- Learn how protection-focused solutions may help keep retirement goals on track during uncertain markets



**Client
conversation
starter of the
month**

The ABCs of RMDs

Required minimum distributions (RMDs) can feel like a puzzle. [Share The ABCs of RMDs](#) with your clients to help them understand the rules, plan when and how to take withdrawals, and make the most of their retirement income.

Support women throughout retirement

Women are expected to control **\$34 trillion in U.S. assets by 2030¹**. Understand their unique needs and [get the tools](#) to build stronger relationships and grow your business.

[Get the tools](#)

Create your custom Financial Home Makeover assessment link

Make it easy to start meaningful financial and retirement planning conversations with your clients. Create a [personalized assessment link](#) that includes your name and email, then share it with clients to help them identify preparedness gaps and potential opportunities for improvement.

[Get my custom link](#)



North American Company for Life and Health Insurance®
8300 Mills Civic Pkwy, West Des Moines, IA 50266

North American is a member of 

© 2026 North American, All rights reserved. Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®.

INSURANCE PRODUCTS ARE ISSUED BY, AND PRODUCT GUARANTEES ARE SOLELY THE RESPONSIBILITY OF, 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 AND STATE AVAILABILITY CHART FOR FURTHER DETAILS, SPECIFIC FEATURES/OPTIONS, AND LIMITATIONS BY PRODUCT AND STATE.
FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

21531Z | REV 8-26

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.

North American Charter Plus® is a fixed index annuity issued on base certificate/contract form NA1007A/ICC16-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders.

1. Massive Wealth Transfer Will Give Women \$34 Trillion by 2030.” Financial Advisor, 9 Dec. 2024