

Attn: California producers Premium bonus special extended

The premium bonus special increased by 2% on Sept. 4 on North American Charter® Plus 10 and 14 fixed index annuities is now extended **through Dec. 3** *(on all premiums received in the first three years)*

- **10-year: 3% premium bonus special¹ (was 1%)** with the built-in enhanced bonus rider (EBR)², **up to 22% premium bonus** (10.89% net bonus³) 19% premium bonus plus 3% premium bonus special, based on high brand rates.
- **14-year: Up to 17% premium bonus**
12% base premium bonus plus 5% (was 3%) premium bonus special, based on high-band rates (EBR is not available on the 14-year)

[CA 10-year special flyer](#)

[CA 14-year special flyer](#)

IMPORTANT: Due to volatility in the rate environment, the premium bonus special is subject to change at any time.

NEW BUSINESS GUIDELINES

The changes above apply to applications **received** or submitted through Annuity e-Biz on or after Sept. 4 and through Dec. 3.

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The North American Charter® Plus is issued on form base contract form NA1007A/ICC16-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders. Insurance products and features/options may not be available in all states or appropriate for all clients.

1. Premium bonus special is for a limited time. The premium bonus is credited to the accumulation value upon issue and is applied to the accumulation value when additional premiums are received during the first three years. 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. The enhanced premium bonus rider includes a premium bonus rider charge on each contract anniversary during the surrender charge period. Over time, the amount of the premium bonus will be offset by the premium bonus rider charges, lower credited interest rates, lower index cap rates, lower participation rates, and/or greater index margins. Any additional premium(s) are subject to a maximum additional premium requirement.
2. The North American Charter Plus 10 has a rider charge of 0.95% of accumulation value at each contract anniversary during the surrender charge period. The EBR is not available on North American Charter Plus 14.
3. Net Bonus represents the total premium bonus adjusted for the rider charge during the surrender charge period. The net bonus is calculated as follows:
$$\text{Net Bonus} = (1 + \text{premium bonus percentage}) \times (1 - \text{premium bonus rider charge percentage})^{\text{Number of years in premium bonus rider charge period} - 1}.$$