NORTH AMERICAN.
A Sammons Financial Company

New rates

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)*

Premium bonus special is 4% (was 2%)

- 10-year **up to 14% premium bonus**

  10% base premium bonus plus 4% premium bonus special, based on high-band rates

- 14-year **up to 17% premium bonus**

  13% base premium bonus plus 4% premium bonus special, based on high-band rates

PLUS, take advantage of the additional 9% enhanced premium bonus on Charter Plus 10 and 12% enhanced premium bonus on Charter Plus 14 with the optional enhanced bonus rider (EBR - for a cost[2])

Refer to the premium bonus special flyers below for details.

10-year special flyer **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.

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. Premium bonus and enhanced premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus and enhanced 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 and enhanced 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 and enhanced premium bonus are not recaptured in the event of death of the annuitant. No premium bonus or enhanced premium bonus recapture will occur on any penalty-free withdrawal amount under the nursing home confinement waiver or on any rider charge.
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.

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