

Annuity

Issued by North American Company
for Life and Health Insurance®



Determine your clients' probability of retirement success

With a fixed index annuity offering guaranteed lifetime income

The **Income Pay Pro® fixed index annuity** can help enhance your clients' probability of retirement success by adding a guaranteed income stream for life, helping bridge the gap between expected Social Security income and investments.

Take a closer look: Let's compare two different portfolio allocation scenarios for a 63-year old, both utilizing \$1,000,000 in investable assets. Client allocates assets at age 63 and plans to begin income at age 67.

Which portfolio could provide your clients with optimal retirement confidence?

Portfolio A		Portfolio B	
100% Managed Money (MM) account		37% fixed index annuity (FIA) offering guaranteed lifetime income + 63% Managed Money (MM) Account	
<p>Client invests solely in a managed money account and plans to begin generating \$40,000 in annual retirement income at age 67 through portfolio withdrawals.</p> <p>With 100% of assets subject to market fluctuations, how sustainable is this withdrawal strategy over retirement?</p>		<p>Client adds Income Pay Pro offering guaranteed lifetime income with \$372,167 in premium, and invests \$627,833 in a MM account.</p> <p>Because future income needs are covered by the annuity, portfolio B can completely conserve the MM account which allows it to continue growing.</p>	
90% probability of success		100% probability of success	
\$1,000,000 invested assets \$40,000 annual income beginning at age 67	\$40,000 income beginning at age 67 (Withdrawals from MM account. Subject to market risk.)	\$372,167 into a FIA to provide guaranteed income for life \$627,833 in MM with 0% withdrawal rate	\$40,000 ¹ income beginning at age 67 (guaranteed by annuity) With income needs met, the MM can be preserved to support secondary objectives: increased growth, liquidity, inflation protection, or estate planning.
Social Security income ² beginning at age 67	+ \$22,344	Social Security income ² beginning at age 67	+ \$22,344
Total initial annual income (MM + Social Security)	= \$62,344	Total initial annual income (FIA + Social Security)	= \$62,344

Plan income ahead – so other assets can work harder.

By establishing guaranteed lifetime income in advance, clients can reduce reliance on market-based withdrawals in retirement. This approach may help preserve investment assets for growth opportunities, unexpected needs, or legacy planning

"Probability of success" refers to the likelihood that a portfolio can support a specified income strategy over a defined retirement period without depletion. Success is based on a 30-year retirement period using managed money portfolios allocated 60% to stocks and 40% to bonds. Portfolio A assumes annual retirement income withdrawals of \$40,000 beginning at age 67, increasing 3% annually for inflation. Portfolio B assumes guaranteed lifetime income of \$40,000 annually beginning at age 67 through the Income Pay Pro fixed index annuity, with no initial withdrawals required from the managed money account. Fixed index annuities are not a direct investment in the stock market. Hypothetical examples and illustrations are for educational purposes only and are not intended to predict future results. Actual results will vary, and alternate assumptions could produce significantly different outcomes.



**For more information on Income Pay Pro,
call Sales Support at 866-322-7066**

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1. Assumptions: Initial premium \$372,167/issue age 63/Lifetime Payment Amount age 67
2. Based on average retired couple collecting \$1,862 per month in 2024, according to the Social Security Administration; <https://money.usnews.com/money/retirement/social-security/articles/how-much-you-will-get-from-social-security>

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Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

The Income Pay Pro[®] is issued on form NA1012A/ICCI7-NA1012A.MVA (contract) 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 or appropriate for all clients.

For purposes of this product, "Income" refers to the contractual guarantee provided by election of lifetime payment amounts (LPAs). It is not the same as and does not refer to interest credited to the annuity contract. Consult your own tax advisor regarding tax treatment of LPAs, which will vary according to your individual circumstances.