# NORTH AMERICAN **BUILDER**℠

## PRODUCT HIGHLIGHTS

The North American Builder® is a Multi-Year Guarantee Annuity offering:

- **AN INTEREST RATE GUARANTEED TO INCREASE ON THE CONTRACT ANNIVERSARY IN YEARS 2-6,** then remains level for the remainder of the 10-year guarantee period.
- Tax-deferred growth.
- Suitable for qualified and non-qualified markets making it an excellent rollover vehicle.

Like all North American Company annuity products, the North American Builder® offers you connections to competitive commissions, agent incentives, marketing support, and comprehensive information and updates on product specifications.

## SPECIFICATIONS

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| **Issue Ages** | 0-90 qualified and non-qualified. |
| **Minimum Premium** | $10,000 non-qualified & $2,000 qualified (single premium only). |
| **Guarantee Period** | 10-year period. |
| **Minimum Guaranteed Cash Value** | 100% of premium, less withdrawals, accumulated at 3% per year, less any applicable surrender charges. |
| **Penalty-free Withdrawals*** | After 30 days, you may withdraw an amount equal to the current year's interest earned without any surrender charges or interest adjustment. |
| **Renewal Feature** | Renewal for the original guarantee period is automatic if no action is taken during the 30 days after the Guarantee Period expiration date. Within this 30 day window, no surrender charges or interest adjustment applies. The annuity may also be renewed for other guarantee periods. |
| **Annuitization Benefit*** | By current Company practice, proceeds may be converted to a settlement option after year one. Income payments will be based on the Accumulation Value if a Life, Life & Certain or Joint Life option is selected, or if the annuity has been in force for at least 5 years and payments are received over at least a five-year period. |
| **Death Benefit** | All surrender charges are waived at death of the owner or annuitant and the contract value is available as a lump-sum to the beneficiary. |
| **Surrender Charge**** | 9 Years—8%, 8%, 8%, 8%, 8%, 8%, 6%, 4%, 2%. |
| **Riders** | Nursing Home Confinement Rider. |

*Withdrawals, surrenders and loans from this annuity contract prior to age 59½ may be subject to IRS penalties. Interest available in first year by Company practice. Waiver of surrender charges are based on current Company practices. Benefits are not guaranteed and are subject to change. **Surrender charges may vary by state.

FOR AGENT USE ONLY. NOT NOT INTENDED FOR CONSUMER SOLICITATION PURPOSES. The North American Builder® LS117A or LC117 ; and all state variations are issued by North American Company for Life and Health Insurance, Chicago, Illinois; Annuity Service Center: P.O. Box 79905, Des Moines, Iowa 50325-0905. The product or features of this product or rider may not be available in all states. For state availability, please contact NORTH AMERICAN COMPANY Marketing Support at (866)322-7066.