



NORTH AMERICAN GUARANTEE®

PRODUCT HIGHLIGHTS

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

- Competitive guaranteed interest rates for the entire term.
- Multiple interest guaranteed periods.
- Tax-deferred growth.
- Suitable for qualified and non-qualified markets.

**ARE YOUR CLIENTS
LOOKING FOR
GUARANTEED RATES?
INTRODUCE THEM TO
THE NORTH AMERICAN
GUARANTEE®!**

Like all North American Company for Life and Health Insurance annuity products, The North American Guarantee® offers you a connection to competitive commissions, agent incentives, marketing support, and comprehensive information and updates on product features.

SPECIFICATIONS

Issue Ages	0-90 qualified and non-qualified.
Minimum Premium	\$10,000 non-qualified & \$2,000 qualified (single premium only).
Guarantee Period	3, 4, 5, 6 or 8 year guaranteed periods available.
Minimum Guaranteed Cash Value	100% of premium, less any partial withdrawals, accumulating at 3% per year, less any applicable surrender charges.
Penalty-Free Withdrawals*	Current year interest withdrawals available after 30 days 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 end of the Guarantee Period. 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 the first contract year. 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 contract 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 annuity value is paid to the beneficiary.
Surrender Charge** (most states)	3 Years—8%, 8%, 8% 4 Years—8%, 8%, 8%, 8% 5 Years—8%, 8%, 8%, 8%, 8% 6 Years—8%, 8%, 8%, 8%, 8%, 8%. 8 Years—8%, 8%, 8%, 8%, 8%, 8%, 6%, 4%.
Riders	Nursing Home Confinement Rider.



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

FOR AGENT USE ONLY. NOT INTENDED FOR CONSUMER SOLICITATION PURPOSES. The North American Guarantee® is issued on form LC117 (group certificate) or LS117A (individual contract) or appropriate state variations by North American Company for Life and Health Insurance (North American Company) Chicago, IL. The product and its features may not be available in all states. For state availability, please contact North American Company Marketing Support at (866)322-7066.