

How Much Premium Will it Take to Generate \$1,000 a Month at Retirement?

In your retirement planning, you may discover a gap, or shortfall, between your retirement income and your planned retirement expenses. Therefore, you'll need to supplement your current plans to fill that gap.

When you choose the Income Pay®, Optional Guaranteed Lifetime Withdrawal Benefit Rider, along with a Fixed Index Annuity¹, you are able to guarantee an income you can't outlive. And, you can plan exactly how much income you would like to have at your desired retirement age.

In the example highlighted below, a single person, current age 57, who would like to plan for \$1,000 in monthly income

starting at retirement age 67, would need \$106,379.37 in premium today. While the initial premiums shown below do not include premium bonuses, the actual calculation used to plan for the \$1,000 in monthly income includes a 10% premium bonus on the initial premium at issue and a Rider Bonus Credit of 8% applied at contract anniversary for 10 years. It also assumes no index credits or withdrawals are taken prior to age 67.² This is a hypothetical example, so please check with your Licensed Insurance Agent for current rates and rider details.

(See reverse side for additional examples and disclosures.)

Income Pay Premium Chart

Income Age (60-70)

Note: Chart assumes no interest credits or withdrawals are taken prior to desired retirement age.

	60	61	62	63	64	65	66	67	68	69	70
55	\$174,695.15	\$161,754.77	\$149,772.94	\$138,678.64	\$128,406.15	\$106,379.37	\$106,379.37	\$106,379.37	\$106,379.37	\$106,379.37	\$96,248.00
56	\$188,670.76	\$174,695.15	\$161,754.77	\$149,772.94	\$138,678.64	\$114,889.71	\$106,379.37	\$106,379.37	\$106,379.37	\$106,379.37	\$96,248.00
57	\$203,764.43	\$188,670.76	\$174,695.15	\$161,754.77	\$149,772.94	\$124,080.89	\$114,889.71	\$106,379.37	\$106,379.37	\$106,379.37	\$96,248.00
58	\$220,065.58	\$203,764.43	\$188,670.76	\$174,695.15	\$161,754.77	\$134,007.36	\$124,080.89	\$114,889.71	\$106,379.37	\$106,379.37	\$96,248.00
59	\$237,670.83	\$220,065.58	\$203,764.43	\$188,670.76	\$174,695.15	\$144,727.95	\$134,007.36	\$124,080.89	\$114,889.71	\$106,379.37	\$96,248.00
60	\$0.00	\$237,670.83	\$220,065.58	\$203,764.43	\$188,670.76	\$156,306.19	\$144,727.95	\$134,007.36	\$124,080.89	\$114,889.71	\$96,248.00
61	\$0.00	\$0.00	\$237,670.83	\$220,065.58	\$203,764.43	\$168,810.68	\$156,306.19	\$144,727.95	\$134,007.36	\$124,080.89	\$103,947.84
62	\$0.00	\$0.00	\$0.00	\$237,670.83	\$220,065.58	\$182,315.54	\$168,810.68	\$156,306.19	\$144,727.95	\$134,007.36	\$112,263.66
63	\$0.00	\$0.00	\$0.00	\$0.00	\$237,670.83	\$196,900.78	\$182,315.54	\$168,810.68	\$156,306.19	\$144,727.95	\$121,244.76
64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$212,652.84	\$196,900.78	\$182,315.54	\$168,810.68	\$156,306.19	\$130,944.34
65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$212,652.84	\$196,900.78	\$182,315.54	\$168,810.68	\$141,419.89
66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$212,652.84	\$196,900.78	\$182,315.54	\$152,733.48
67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$212,652.84	\$196,900.78	\$164,952.15
68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$212,652.84	\$178,148.33
69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$192,400.19
70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Current Age at Issue

Building a bridge to a better retirement starts today



Note: Chart assumes no interest credits or withdrawals are taken prior to desired retirement age.

Income Pay Premium Chart

Income Age (71-80)

	71	72	73	74	75	76	77	78	79	80
55	\$96,248.00	\$96,248.00	\$96,248.00	\$96,248.00	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
56	\$96,248.00	\$96,248.00	\$96,248.00	\$96,248.00	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
57	\$96,248.00	\$96,248.00	\$96,248.00	\$96,248.00	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
58	\$96,248.00	\$96,248.00	\$96,248.00	\$96,248.00	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
59	\$96,248.00	\$96,248.00	\$96,248.00	\$96,248.00	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
60	\$96,248.00	\$96,248.00	\$96,248.00	\$96,248.00	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
61	\$96,248.00	\$96,248.00	\$96,248.00	\$96,248.00	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
62	\$103,947.84	\$96,248.00	\$96,248.00	\$96,248.00	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
63	\$112,263.66	\$103,947.84	\$96,248.00	\$96,248.00	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
64	\$121,244.76	\$112,263.66	\$103,947.84	\$96,248.00	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
65	\$130,944.34	\$121,244.76	\$112,263.66	\$103,947.84	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
66	\$141,419.89	\$130,944.34	\$121,244.76	\$112,263.66	\$94,908.89	\$87,878.61	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
67	\$152,733.48	\$141,419.89	\$130,944.34	\$121,244.76	\$102,501.61	\$94,908.89	\$87,878.61	\$87,878.61	\$87,878.61	\$80,848.32
68	\$164,952.15	\$152,733.48	\$141,419.89	\$130,944.34	\$110,701.74	\$102,501.61	\$94,908.89	\$87,878.61	\$87,878.61	\$80,848.32
69	\$178,148.33	\$164,952.15	\$152,733.48	\$141,419.89	\$119,557.87	\$110,701.74	\$102,501.61	\$94,908.89	\$87,878.61	\$80,848.32
70	\$192,400.19	\$178,148.33	\$164,952.15	\$152,733.48	\$129,122.50	\$119,557.87	\$110,701.74	\$102,501.61	\$94,908.89	\$80,848.32
71	\$0.00	\$192,400.19	\$178,148.33	\$164,952.15	\$139,452.30	\$129,122.50	\$119,557.87	\$110,701.74	\$102,501.61	\$87,316.18
72	\$0.00	\$0.00	\$192,400.19	\$178,148.33	\$150,608.49	\$139,452.30	\$129,122.50	\$119,557.87	\$110,701.74	\$94,301.48
73	\$0.00	\$0.00	\$0.00	\$192,400.19	\$162,657.17	\$150,608.49	\$139,452.30	\$129,122.50	\$119,557.87	\$101,845.60
74	\$0.00	\$0.00	\$0.00	\$0.00	\$175,669.74	\$162,657.17	\$150,608.49	\$139,452.30	\$129,122.50	\$109,993.24
75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$175,669.74	\$162,657.17	\$150,608.49	\$139,452.30	\$118,792.70

Current Age at Issue

Ask your Licensed Insurance Agent for Details

This rider and its features, is issued by North American Company for Life and Health Insurance, West Des Moines, IA and may not be available in all states. Income Pay[®] GMWB Rider, is an optional guaranteed lifetime withdrawal benefit (GLWB) available for an additional cost and deducted annually from the annuity contract Accumulation Value and issued on form AE513A (rider) and SP513B (spec page) or appropriate state variation. Accumulation Value and GMWB Value differ in that the GMWB Value is only available for income payments and not available for partial withdrawal, surrender or as the contract death benefit.

Please Note: A surrender or withdrawal during the surrender charge period could result in a loss of premium.

Neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on a qualified advisor.

1. Fixed Index Annuities are not a direct investment in the stock market or indices. They are insurance products that provide an enhanced growth potential without experiencing loss of premium from market loss or fluctuation in the market with guarantees backed by the issuing company. They may not be appropriate for all clients.
2. Products that have premium bonuses may offer lower credited interest rates, Lower Index Cap rates and lower Participation Rates than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower interest rates, lower Index Cap Rates and lower Participation Rates.