



## Our top story

### Two weeks to complete Charter Plus business and get in on the premium bonus special

Clients opening a new North American Charter<sup>®</sup> Plus fixed index annuity only have until Jan. 15 to get an additional 1% premium bonus<sup>1,2</sup> for the first seven years – making the 14-year bonus 11% (high band) and the 10-year bonus 8% (high band). [Run an illustration.](#)



## Product buzz

### Need a hand eXplaining SDA X?

Our new [Strategic Design Annuity<sup>SM</sup> X \(SDA X\) video](#) helps you introduce the innovative fixed index annuity to clients.

### Portfolio changes begin Jan. 1,

The first changes to bring you a refreshed North American product portfolio begin tomorrow, the same day 2019 does. [See what's coming and going.](#)

### NAC IncomeChoice 10 returns Jan. 15

A little later in the month, on Jan. 15, the NAC IncomeChoice<sup>®</sup> 10 fixed index annuity returns to the portfolio Watch your email for more details.



## Let's talk about sales tools

### A legacy that lasts

A client's inheritance could be less of an unexpected burden and last longer with the help of this new brochure exploring the [non-qualified stretch option.](#)



## Must-see events

### See what training opportunities are ahead in January

Watch the North American Academy upcoming webinars list for the [latest training opportunities.](#)



### Reminder:

Year-end contract values are updated the first week in January and will be available no later than Jan. 7. To avoid high call volumes, visit our website for updates.

### Attention California agents:

Effective Jan. 1, California requires a surrender form be available online. We will include an endorsement on all California contracts for the new requirement. The new form is shortened and easier to complete. Get the [new form now](#), or find it online in our forms and materials section.

#### **FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.**

Insurance products issued by North American Company for Life and Health Insurance<sup>®</sup>, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

1. Assumes 1% premium bonus increase special. The premium bonus increase special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final. No exceptions will be made. Premium bonus increase special is not available in North Dakota.

2. May be subject to a premium bonus recapture. Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a 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 may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

Contract numbers: [Strategic Design Annuity<sup>SM</sup> X](#), [North American Charter<sup>®</sup> Plus](#), [NAC IncomeChoice<sup>®</sup> 10](#)

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