

North American Charter Plus premium bonus special

1% premium bonus increase special on North American Charter[®]
Plus fixed index annuity¹

Effective Nov. 6 through Jan. 15

North American Charter Plus 14

Up to 11%
premium bonus²
during the first 7 years
(high band)

North American Charter Plus 10

Up to 8%
premium bonus²
during the first 7 years
(high band)

Premium bonus increase special is not available in North Dakota

Effective Nov. 6 - Dec. 31
3-year MYGA rate special
3.00% high-band rate

3-year rate special on North American
Guarantee ChoiceSM 3 and North
American Guarantee ChoiceSM II
(California), multi-year guarantee
annuities¹

Effective Nov. 6
5-year MYGA rate increase
3.40% high-band rate

3-year rate increase on North American
Guarantee ChoiceSM 3 and North
American Guarantee ChoiceSM II
(California), multi-year guarantee
annuities³

New Business Guidelines:

- For North American Charter Plus, premium bonus special will apply to **applications received** in the home office between Nov. 6 and Jan. 15
- For the North American Guarantee Choice 3 and North American Guarantee Choice II, special 3-year rates will apply to **applications signed** between Nov. 6 and Dec. 31
- For the North American Guarantee Choice 5 and North American Guarantee Choice II, new 5-year rates will apply to **applications signed** on Nov. 6 or after



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Insurance products issued by North American Company for Life and Health Insurance®, 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.

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.

1. The premium bonus increase and the 3-year MYGA 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.
2. Assumes 1% premium bonus increase special. May be subject to a premium bonus recapture.
3. Rates are subject to change at any time.

Contract numbers: [North American Charter® Plus](#), [North American Guarantee ChoiceSM](#) and [North American Guarantee ChoiceSM II \(California\)](#)

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Note: If you have an active agent contract with the North American Annuity Division, and you choose to no longer receive emails, it is your responsibility to keep current with products, rates, and regulatory requirements through use of our website (www.NorthAmericanCompany.com) and Sales Support team (866-322-7066). To begin receiving e-mail messages, contact Sales Support at 866-322-7066.

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