

# THE BOOMER ANNUITY<sup>SM</sup>

## PRODUCT HIGHLIGHTS

The **Boomer Annuity**<sup>SM</sup> is a flexible premium, deferred fixed annuity offering:

- A 5% “jump start” bonus on premiums received in the first five contract years.
- Interest rate guaranteed for one year.
- Tax-deferred growth.
- Annuity bonuses available.

Like all North American Company for Life and Health Insurance (NORTH AMERICAN COMPANY) annuity products, **The Boomer Annuity**<sup>SM</sup> offers you connections to competitive commissions, agent incentives, marketing support, and comprehensive information and updates on product specifications.

## SPECIFICATIONS

<b>Issue Ages</b>	0-80 qualified and non-qualified.
<b>Minimum Premium</b>	\$10,000 non-qualified & \$2,000 qualified (\$50/month TSA Salary Reduction).
<b>Guarantee Period</b>	One year rate guarantee.
<b>Surrender Value</b>	Equals the Accumulation Value, subject to Interest Adjustment, less applicable surrender charges and state premium taxes, if any. Minimum values will never be less than as required by state laws at the time of issue.
<b>Penalty-free Withdrawals*</b>	Once per year after first contract anniversary, without any surrender charges or interest adjustment, up to 5% of Accumulation Value.
<b>Annuity Bonus</b>	If an annuity payout option is elected as specified in the contract, the following bonus is added to the Accumulation Value: 2% years 8 through 10; 5% years 11 and beyond.
<b>Annuity Payout Option</b>	By current Company practice, proceeds may be converted to an annuity payout option after 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 five years and payments are received over at least a ten-year period.
<b>Death Benefit</b>	All surrender charges are waived at death of the annuitant or an owner and the contract value is available as a lump-sum to the beneficiary.
<b>Surrender Charge**</b>	10 Years—15%, 14%, 13%, 12%, 11%, 10%, 8%, 6%, 4%, 2%.
<b>Riders</b>	Nursing Home Confinement Rider.

\*Withdrawals, surrenders and loans from this annuity contract prior to age 59 1/2 may be subject to IRS penalties. 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.

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