



Our top story

See all that the new SDA X has to offer

Our newest fixed index annuity is the Strategic Design AnnuitySM X (SDA X), and we call it the industry X-factor for good reason. See [what all the buzz is about](#), and explore the [finer points of the product](#).

Product buzz

Premium bonus special on Charter Plus through Jan. 15

Clients opening a new North American Charter[®] Plus fixed index annuity between now and Jan. 15 will get an additional 1% premium bonus^{1,2} for the first seven years – making the 14-year bonus 11% (high band) and the 10-year bonus 8% (high band). [Run an illustration](#).

Three-year MYGA high-band rate 3.00% for limited time

Until year-end, North American Guarantee ChoiceSM 3 and North American Guarantee ChoiceSM II (California) multi-year guarantee annuities are offering [high-band rates of 3.00%](#)^{3,4}.

Let's talk about sales tools

Numerous ways to start an SDA X discussion with clients, prospects

With so many client-friendly features, talking about SDA X can be easy. These [consumer-approved feature flyers](#) can help you open the door to more potential sales.

Home office news

Holiday closures

Our offices will be closed Dec. 24 and 25 as well as Jan. 1. Remember, our website is always open for business at NorthAmericanCompany.com.

Want to speed up your client's withdrawals?

Your clients can now initiate partial withdrawals and required minimum distributions (RMDs) through our website. No more forms or phone calls, and no waiting period after website registration for RMDs. Have them register at My.NorthAmericanCompany.com and use our self-service withdrawal feature.

Questions? Call Sales Support at **866-322-7066**.
NorthAmericanCompany.com

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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.

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.
3. 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.
4. Rates are subject to change at any time.

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