

4-in-1 Retirement Benefits Rider

North American Secure HorizonSM Choice fixed index annuity

Issued by North American Company for Life and Health Insurance®

Although the road to retirement is different for everyone, the one constant is the need to save for a life after you stop working. But once you retire, common risks – health-related events, potential Social Security reductions, the inability to leave a legacy, and longevity – can derail your plans. Fortunately, the optional **Retirement Benefits Rider** available with the **North American Secure HorizonSM Choice** fixed index annuity (FIA) can help keep you on track with four innovative benefits.¹

Are you financially prepared for four of the most common risks in retirement?



Health-related Events

Did you know that someone turning 65 today has a 70% chance of needing health-related care in their lifetime?²



Social Security Reductions

By 2034, the Old-Age and Survivors Insurance (OASI) Trust Fund is projected to become depleted with 77% of benefits payable at that time.³



Inability to Leave a Legacy

Retirement can be a time to reflect on how we will be remembered. And for many people, this means passing on a financial legacy to future generations of heirs or loved ones.



Longevity

42% of workers fear outliving their savings and investments, and are concerned they will not be able to meet basic financial needs in retirement.⁴

¹ The optional Retirement Benefits Rider has an additional cost that is charged as a percentage of the Accumulation Value on each Contract anniversary. Only one benefit may be elected under the rider. Once a benefit is elected, no other benefits are available. Not all rider benefits are available in all states.

² Source: Administration for community living long term care 2020, www.acl.gov

³ Source: Status of the Social Security and Medicare Programs: A Summary of the 2022 Annual Reports, 2022

⁴ Source: 21st Annual Transamerica Retirement Survey of Workers, November 2021

Retirement Benefits Rider

Secure Horizon Choice offers an optional 4-in-1 Retirement Benefits Rider.⁵ Designed to provide a remedy for retirement risks, the Retirement Benefits Rider is powered by a Benefit Base that is adjusted by 200% of the net credited interest.⁶

Four innovative retirement benefits

Activities of Daily Living (ADL) Benefit



2 of 6 ADL Benefit that can be used for any expense, including in-home care.⁷

PlanGap[®] Benefit



The first FIA with a benefit to help offset a potential reduction in Social Security benefits.⁸

Enhanced Death Benefit



A legacy benefit for beneficiaries that may be substantially greater than the accumulation value.

Enhanced Payout Benefit



A lifetime income benefit, after a specified waiting period.⁹ Upon death, any remaining cash refund amount will be paid out to the beneficiary.

For more information on all of the benefits available with the optional Retirement Benefits Rider and Secure Horizon Choice, contact your financial professional.

⁵ The Retirement Benefits Rider has an additional cost that is charged as a percentage of the Accumulation Value on each Contract anniversary. Only one benefit may be elected under the Retirement Benefits Rider. Once a benefit is elected, no other benefits are available under this rider or the base contract including cash surrender value or death benefit.

⁶ The Benefit Base is used for purposes of calculating the four benefits available under the rider and designed to be adjusted by two times the net change in the Accumulation Value. Net credited interest is referred to as net interest credit dollar amount in the contract and is equal to the dollar amount of credited interest less Strategy Charges and rider charges.

⁷ At contract issue, you must be able to perform all six activities of daily living to qualify for the benefit. For all benefit qualifications and definitions, please refer to the product disclosure. **The ADL Benefit is not long-term care insurance, nor is it intended to replace long term care insurance.**

⁸ The PlanGap[®] Benefit is known as the Income Gap Benefit in the contract. PlanGap[®] is a registered trademark of PlanGap, LLC and is used pursuant to a license. The PlanGap[®] Benefit is not a replacement for Social Security benefits but provides a benefit designed to mitigate a reduction. Not all benefits are available in all states or appropriate for all clients.

⁹ For the specified waiting period, please refer to the Retirement Benefits Rider brochure or product disclosure.



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The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

The North American Secure HorizonSM Choice is issued on base contract form NA1015A/ICC21-NA1015A or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance, West Des Moines, IA. This product, its features and riders may not be available in all states.

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