

Important year-end reminders

Tax Information

If applicable, 1099R, Fair Market Value (FMV), and Required Minimum Distribution (RMD) documents will be mailed to clients by Jan. 31.

- **1099R** - Issued for distributions taken in 2022.
- **FMV** - Owners of qualified annuity contracts receive this letter.
- **RMD** - Owners of qualified annuity contracts are required to take their RMD by Dec. 31 of each year. The amount needed to satisfy this requirement will be included on the FMV letter, and can be found on our website. [Get the RMD FAQ now.](#)

IMPORTANT: Find copies on our website

Find copies and all the information you need on [NorthAmericanCompany.com](#) under My Business / Annuities / Inforce Contract Information / Correspondence. A consolidated view of your client information can be found under My Business / Annuities / Producer Profile / Statements & Correspondence / Correspondence / FMV Letters. **REMEMBER:** Your clients can request withdrawals online at [My.NorthAmericanCompany.com](#).

Office closures 2022 and 2023

Winter holiday: Offices closed Friday, Dec. 23 and Monday Dec. 26

New Year's Day: Offices closed Monday, Jan. 2, 2023

IMPORTANT change in 2023 holidays: In 2023 we will adopt the same holiday schedule as the New York Stock Exchange. [Get the schedule now.](#)

2023 SNF rate

The standard nonforfeiture (SNF) rate effective Jan. 1, 2023 will be 2.95% (1.00% in 2022)

Questions? Call Sales Support at **866-322-7066**.
[NorthAmericanCompany.com](#)

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