

Introducing: **NAC Control. XSM** fixed index annuity **Control. When your clients need it.**



First-to-market income flexibility backed by an A+ rated¹ company

We are excited to announce the launch of NAC Control. XSM effective **Oct. 17, 2023 for Oregon producers.**

The NAC Control. X fixed index annuity (FIA) with optional Total Control rider² offers your clients first-to-market income flexibility and control within their personalized income plan.

Competitive rider features include:

- **Control income now:** Activate up to 10 different lifetime payment amount (LPA) income³ streams
- **Control income later:** Allow the remaining deferred income base to continue to grow with a 4% guaranteed + 200% participating roll-up⁴
- **Control who's covered:** choose single, spousal, or joint payouts for each income stream
- **Control the payout:** choose level or increasing payouts
- **LPA Activities of Daily Living (ADL) multiplier⁵:** double LPAs when your clients may need it most

Plus -

- Strong accumulation and growth potential with index allocation options from leading financial brands **Barclays and S&P**
- **New exclusive Barclays Transitions Indices** to help manage risk during changing market conditions

Get training and materials, including rates, now

To sell this competitive new product complete required training on [RegEd](#) using code number: 23SFGNAC_02

NEW BUSINESS GUIDELINES:

New product and interest rates apply to applications received in the home office or submitted through Annuity e-Biz on or after **Oct. 17.**

GET NEW NAC CONTROL. X MATERIALS:

[NAC Control. X storybook](#)

[NAC Control. X brochure](#)

[NAC Control. X with optional Total Control rider brochure](#)

[NAC Control. X quick reference guide](#)

[NAC Control. X disclosure](#)

[NAC Control. X allocation form](#)

[NAC Control. X rate sheet](#)

[Forms chart](#)



Austin Eller
Sales Vice President
(844) 930-2049 Opt. 2
aeller@sfgmembers.com

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Sammons Financial[®] is the marketing name for Sammons[®] Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance[®]. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

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.

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 your 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.

NAC Control. XSM fixed index annuity 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.

Product availability may vary by state or broker dealer.

1. A.M. Best Company rating - effective Aug. 29, 2023. A+ is the 2nd of 15 categories.

2. Optional Total Control rider is attached to the base product for an annual rider charge of 1.25% of the total income base.

3. Lifetime income refers to guaranteed payment of lifetime payment amounts (LPAs) as defined in the Total Control rider included in this contract. It does not refer to interest credited to the contract. Income streams can begin in year 2 and starting at age 50. Please advise your client to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.

4. The deferred income base may increase annually up to 20 years by a guaranteed roll-up rate and participating roll-up. The participating roll-up is a set percentage of the dollar amount of interest credited to the accumulation value multiplied by the deferred growth ratio. The deferred growth ratio is the deferred income base divided by the total income base.

5. The LPAADL Multiplier requires a 2-year minimum wait period and can be paid out for a maximum of five annual payments as long as the covered person continues to meet the requirements on each payment. Confirmation that the covered person continues to meet the requirements will be required on an annual basis. Certain conditions and limitations apply. See contract for complete details.

Neither Barclays Bank PLC ("BB PLC") nor any of its affiliates (collectively, "Barclays") is the issuer or producer of fixed index annuities and Barclays has no responsibilities, obligations or duties to policyholders in fixed index annuities. The Barclays Transitions 12 VC Index[™] and the Barclays Transitions 6 VC Index[™] (the "Indexes"), together with any Barclays indices that are components of the Index is licensed for use by North American Company for Life and Health Insurance ("NACOLAH") as the issuer or producer of fixed index annuities (the "Issuer").

Barclays' only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the "Index Sponsor") without regard to the Issuer or the fixed index annuities or policyholders in the fixed index annuities. Additionally, the Issuer may for itself execute transaction(s) with Barclays in or relating to the Index in connection with fixed index annuities. Policyholders acquire fixed index annuities from the Issuer and policyholders neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making a purchase in fixed index annuities. Fixed index annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the fixed index annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, policyholders or to other third parties in respect of the use or accuracy of the Index or any data included therein.