

# Minimize the impact of RMDs

## Take required minimum distributions (RMDs) but still leave something behind

Whether you're ready for retirement income or not, IRS rules require that you start drawing your savings from certain types of accounts at RMD age<sup>1</sup>.

In essence, the tax deferrals afforded to some retirement plans don't last forever<sup>2</sup>. Of course, navigating these rules can get a little complicated. In fact, it can potentially be a real puzzle.

**But help is available.**

### Don't let RMDs tarnish your legacy

What if you could meet your RMD obligations while protecting your legacy?

It's possible with a fixed index annuity from North American. The idea is to take out just the income you have to take, allowing the balance to grow to help maximize what's left for the next generation.

Get premium protection and growth potential based on how indexes tied to market performance do.

### The situation

You have no interest in taking RMDs. That money was supposed to be for your grandkids. But since it is required, you want to preserve as much of your legacy as possible.

### Ask your financial professional about...

Using the legacy benefits available within an annuity to help maximize what's left to your heirs while meeting your RMD obligations.

**Ready to put the pieces together?  
Call your financial professional today!**

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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 additional optional benefit riders or strategy fees 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. 1. To help determine when you must take your first required minimum distribution (RMD), contact your financial professional. 2. Neither North American, nor any financial professionals acting on its behalf, should be viewed as providing legal, tax or investment advice. Because taxes may be due on these required distributions, be sure to talk to your own qualified tax adviser before making any decisions.