

Make the most of RMDs

Required *minimum* distributions (RMDs) may not be enough

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 age¹.

In essence, the tax deferrals afforded to some retirement plans don't last forever². Of course, navigating these rules can get a little complicated. In fact, it can potentially be a real puzzle.

But help is available.

Generate income beyond your RMDs

With the help of an annuity, you could take care of your requirements with the IRS while potentially generating more income to cover your essentials – and maybe even put a down payment on pursuing your retirement dreams.

Fixed index annuities from North American are RMD-friendly³ and offer growth potential through a wide variety of index accounts that allow you to participate in a portion of the market's upside potential. They also protect your premium in the event of a market downturn.

The situation

You were planning to be taking an income at RMD age anyway, and you know you'll need every bit of it to maintain your lifestyle in retirement.

Ask your financial professional about...

Maximizing your potential income with an annuity that doesn't have an additional rider charge.

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

NOT FOR USE IN OREGON

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.

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. 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. 3. By current company practice. A feature offered "by current company practice" is not a contractual guarantee of these annuity contracts and can be removed or changed at any time.