



**NORTH AMERICAN**<sup>®</sup>

A **Sammons** Financial Company

Issued by North American Company  
for Life and Health Insurance<sup>®</sup>

**Annuity**

*The*  
**FIXED  
INDEX  
ANNUITY  
JOURNEY**

**We've identified 4  
obstacles you might  
have to offering fixed  
index annuities (FIAs).**

*Obstacles*

**1. FIA owners' premium is "locked up" and not accessible**

**2. FIAs are only for risk-averse or conservative savers**

**3. FIAs have little or no growth**

**4. I already have well-rounded product offerings**

*Consider a new path*

**Flexibility helps protect against the unexpected**

Fixed index annuities generally come equipped with liquidity features that give your clients access to some of their retirement savings. Some examples are annual penalty-free withdrawal allowances or a waiver of surrender charges in the case of qualified nursing home confinement. This means your client can have liquidity in the case of unforeseen circumstances.<sup>1</sup>

**Downside protection from market downturns**

During a time of economic volatility, fixed index annuities appeal to many consumers because they can't lose their premium or interest credited due to a market downturn. Adding a FIA to their financial plan can help complement a portfolio that includes riskier products.

**Potential for growth**

With multiple interest crediting strategies to choose from, your client can allocate their premium to fit their needs. Through the benefit of annual or term reset, any annually credited interest is "locked in" and cannot be lost due to market downturns. It's important to know fixed index annuities are not a direct investment in the stock market.

**Balance to your existing product offering**

FIAs can help create a foundation of conservative growth potential, and can be a valuable piece of a financial strategy. With both downside protection and growth potential, they can be a natural fit alongside the services you already offer.

**Could offering FIAs be your next big adventure?  
Give us a call with your questions and case design needs.  
866-322-7066**



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.

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.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

1. Product features, riders and index options may not be available in all states, on all products, or appropriate for all clients.

**Could offering FIAs be your next big adventure?  
Give us a call with your questions and case design needs.  
866-322-7066**