



New rates

Attention California producers

Rates decrease effective Jan. 23 on North American Charter® Plus fixed index annuity

[Get updated rates now](#)

New year, new possibilities

In California, we anticipate approval on a new optional enhanced bonus rider¹ (EBR) and the addition of Barclays Transitions Indices to Charter Plus in 2024. Watch your email for details on the when these new features will launch. Please continue to use the current materials available on NorthAmericanCompany.com until these new features are launched.

New required training starting Jan. 23

Since the rider is a new feature for the North American Charter Plus, new training will be required in all states. Visit [RegEd](#) to take the required product training (Code 24SFGNAC_01).

Helpful Links:

- [Go to Annuity e-Biz](#)
- [Get Illustrations](#)
- [Get State Availability Chart](#)

NEW BUSINESS GUIDELINES

Credited interest rate changes apply to applications **received** in the home office or submitted through e-Biz on or after Jan 23. A rate lock window of 45 days will apply. Rates are subject to change at any time.

Questions? Call Sales Support at **866-322-7066**.

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The North American Charter® Plus is issued on form base contract form NA1007A/ICC16-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders.

1. EBR is not available in all states. EBR can only be elected at product issue. Rider charge is 0.95% of accumulation value at each contract anniversary during the surrender charge period. This rider charge is considered a penalty-free withdrawal, and does not reduce the penalty-free withdrawal available to you. The rider charge, under certain scenarios, may result in loss of premium.

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