

Learn the Advantages Of: FIXED INDEXED ANNUITIES – With Long Term Care Benefits

An Educational Workshop


Presented by: Jim Grazioli - President
Comprehensive Financial Group Inc.
Financial Service Professional – 34 Yrs.

A Discussion For The Person That Is Most Interested in, Safety, Flexibility, Long Term Care Benefits, Earnings, & Free Withdrawals as needed.

The Index Annuity Includes:

- 1. Long Term Care Benefits - At Home or Assisted Living or Nursing Home**
- 2. Guaranteed Lifetime Income as a Choice**
- 3. Diversified Index Strategy – With: A Share of the Market Earnings and No Losses. Potential Double-Digit Earnings**
- 2. Annual Withdrawals Up To 7% of Value**
- 4. *Death Benefit = Accumulation Value sent directly to Beneficiaries and avoids Probate***

What to look for when selecting an *Insurance Company*

- ▶ Solvency (*Assets over Liabilities to meet all obligations*)
 - ▶ Liquid Assets (*To meet unforeseen emergency cash requirements that may arise*)
 - ▶ Capital & Surplus to Assets (*Capital & surplus divided by total assets*)
 - ▶ AM Best Rating (*Performance in Investment Quality, Policy Reserves, Cost Control, Management Experience*)
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▶ WE REPRESENT MANY COMPANIES

▶ ONE OF OUR MAIN COMPANIES WE ARE PROUD TO FEATURE IS:

▶ North American - Over 130 Years Old

▶ A+ Superior Rated

▶ Long Term Care Benefits – At Home, Assisted Living or Nursing Home

▶ Potential Double-Digit Earnings

▶ (With a Contractual Guarantee of No Market Losses)

▶ Withdrawals Up To 7% After 1st Year

▶ **NO LOSSES: SAFETY OF PRINCIPAL & EARNINGS**

Issued by North American Company for Life and Health Insurance®

Annuity | Life



**A future
rooted
in trust.**

LONGEVITY

Since 1886, we've helped protect customers and overcome hardships.

Our history spans World War I, the Great Depression, World War II, the Great Recession (2008), pandemic response, and more.

STABILITY

Our A+ ratings from independent organizations prove we honor our commitments to the 683,000 customers around the country who trust us to help secure their financial futures.

A+ **A.M. BEST^{A,B}** (SUPERIOR)
(Second category of 15)

A+ **S&P GLOBAL RATINGS^{B,C}** (STRONG)
(Fifth category of 22)

A+ **FITCH RATINGS^D** (STABLE)
(Fifth category of 19)

COMMITMENT

Our nearly 2,000 employees are motivated to make sure you're taken care of – our success depends on your success.

Each year we provide outreach to our local communities through funding and volunteer service hours. In 2023, Sammons Financial Group gifted \$4.3 million.

Source - <https://www.sammonsfinancialgroup.com/about-us/newsroom/2024/01/23/sammons-financial-group-marks-record-charitable-donations-in-2023>

Next Slide:

Shows the Guaranteed Illustration and even though it has never happened, we show the Market losing money every year for 55 years.

Bonus Day 1 (22%) = \$66,000

(See Accumulation Value)

Minimum Guaranteed Surrender Value at Year 30 = \$404,704

**Annual Withdrawals If Needed:
Up to 7% of Accumulation Value**

Long Term Care Benefits (See Living Benefit Base Column)

- ▶ **FULL ILLUSTRATION WILL BE PROVIDED AT APPOINTMENT**

GUARANTEED ANNUITY CONTRACT VALUES With \$0 Market Returns For 50 Straight Years

	10 Years	20 Years
Annual Effective Rate	0.00%	0.00%

This chart illustrates total contract values based on 0% growth, applicable guaranteed Rider Charge, selected withdrawals, current Strategy Charges and the initial allocation. The Accumulation Value reflects applicable Rider Charges and Strategy Charges.

End of Year	Covered Person Start Age/End Age	Accumulation Value	Annual Withdrawals ¹ (Beginning of Year)	Minimum Guaranteed Surrender Value	Living Benefit Base (ADL Benefit/Plan Gap® Benefit) ²	Death Benefit ³	Enhanced Death Benefit ⁴
At Issue	65	\$366,000	22% Bonus Day 1		\$366,000		\$366,000
1	65 / 66	\$361,608	\$0	\$265,064	\$357,216	\$361,608	\$357,216
2	66 / 67	\$357,269	\$0	\$267,749	\$348,537	\$357,269	\$348,537
3	67 / 68	\$352,981	\$0	\$270,557	\$339,963	\$352,981	\$339,963
4	68 / 69	\$348,746	\$0	\$273,491	\$331,491	\$348,746	\$331,491
5	69 / 70	\$344,561	\$0	\$276,554	\$323,122	\$344,561	\$323,122
6	70 / 71	\$340,426	\$0	\$279,748	\$314,852	\$340,426	\$314,852
7	71 / 72	\$336,341	\$0	\$283,076	\$306,682	\$336,341	\$306,682
8	72 / 73	\$332,305	\$0	\$286,541	\$300,000	\$332,305	\$300,000
9	73 / 74	\$328,317	\$0	\$290,147	\$300,000	\$328,317	\$300,000
10	74 / 75	\$324,377	\$0	\$324,377	\$300,000	\$324,377	\$300,000
11	75 / 76	\$320,485	\$0	\$320,485	\$300,000	\$320,485	\$300,000
12	76 / 77	\$316,639	\$0	\$316,639	\$300,000	\$316,639	\$300,000
13	77 / 78	\$312,839	\$0	\$312,839	\$300,000	\$312,839	\$300,000
14	78 / 79	\$309,085	\$0	\$310,393	\$300,000	\$309,085	\$300,000
15	79 / 80	\$305,376	\$0	\$314,909	\$300,000	\$305,376	\$300,000
16	80 / 81	\$301,712	\$0	\$319,589	\$300,000	\$301,712	\$300,000
17	81 / 82	\$298,091	\$0	\$324,438	\$300,000	\$298,091	\$300,000
18	82 / 83	\$294,514	\$0	\$329,459	\$300,000	\$294,514	\$300,000
19	83 / 84	\$290,980	\$0	\$334,655	\$300,000	\$290,980	\$300,000
20	84 / 85	\$287,488	\$0	\$340,032	\$300,000	\$287,488	\$300,000
30	94 / 95	\$254,794	\$0	\$404,704	\$300,000	\$254,794	\$300,000
50	114 / 115	\$200,137	\$0	\$611,221	\$300,000	\$200,137	\$300,000

First 30 Yrs:
Cumulative:

\$0

\$0 Access To Highest Amount: Accumulation Value or Minimum Guaranteed Surrender Value

Certain Index Crediting Options include a Strategy Charge which is assessed against the Accumulation Value allocated to that option each crediting term. You should carefully consider the potential credited interest rate benefits of these Crediting Options and the corresponding Strategy Charges assessed.

¹ Subject to any applicable penalty-free withdrawal provisions. Strategy Charges and Rider Charges are not reflected as withdrawals but are a partial surrender to the contract and are reflected in the Accumulation Value column.

² Reflects greater of Benefit Base and Benefit Base Floor. Does not reflect any applicable Benefit Base Bonus Recapture. Must meet eligibility requirements. For the ADL Benefit, the Benefit Base, after any applicable Benefit Base Bonus Recapture, will be paid out in 7 equal annual payments. For the PlanGap® Benefit, the Benefit Base, after any applicable Benefit Base Bonus Recapture, will be paid out in 12 equal annual payments. Please see Retirement Benefits Rider description for additional information.

³ Reflects partial interest credits

⁴ Reflects greater of Benefit Base, including partial interest credit, and Benefit Base Floor. Enhanced Death Benefit is subject to Rider Death Benefit Maximum. The Enhanced Death Benefit will be paid out in 5 equal annual payments.

ILLUSTRATION SNAPSHOT

Covered Person (Age): **Mr. Client - (65)**
Premium: **\$300,000.00**
Agent Name: **JAMES GRAZIOLI**
State: **FL**

Illustration Date: **02/15/2025**

This illustration is not valid unless all pages are present.

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Next Slide:

**Shows the Illustration, Based on the Index Earnings for the Last 10 Years,
Even Though it is not a Guarantee of Future Earnings.**

Bonus Day 1 (22%) = \$66,000

(See Accumulation Value)

Accumulation Value at year 30 = \$1,131,419*

Long Term Care Benefits (See Living Benefit Base Column)

**Annual Withdrawals If Needed:
Up to 7% of Accumulation Value**

- ▶ **FULL ILLUSTRATION WILL BE PROVIDED AT APPOINTMENT**
- ▶ * Returns are based on the past 10 Year Index Strategies - Not a Guarantee of Future Results.

NON-GUARANTEED ANNUITY CONTRACT VALUES
MOST RECENT PERIOD from 12/31/2014 to 12/31/2024

This chart illustrates total contract values based on the ten most recent years of historical index performance, current Rider Charge, selected withdrawals, the initial allocation, current Strategy Charges and current rates. The Accumulation Value reflects applicable Rider Charges and Strategy Charges.

Shows With Earnings
Bases on Last 10 Years
Not a Future Guarantee

	10 Years	20 Years
Annual Effective Rate	5.04%	5.07%
Net Annual Effective Rate	3.78%	3.81%

End of Year	Covered Person Start Age/End Age	Net Term Credited Rate	Accumulation Value	Annual Withdrawals ¹ (Beginning of Year)	Surrender Value ²	Living Benefit Base (ADL Benefit/Plan Gap® Benefit) ³	Death Benefit ⁴	Enhanced Death Benefit ⁵
At Issue	65		\$366,000			\$366,000		\$366,000
1	65 / 66	1.02%	\$369,726	\$0	\$269,342	\$373,452	\$369,726	\$373,452
2	66 / 67	4.46%	\$386,215	\$0	\$290,897	\$406,430	\$386,215	\$406,430
3	67 / 68	10.51%	\$426,801	\$0	\$334,309	\$487,603	\$426,801	\$487,603
4	68 / 69	-1.20%	\$421,680	\$0	\$336,263	\$477,359	\$421,680	\$477,359
5	69 / 70	9.50%	\$461,727	\$0	\$379,186	\$557,453	\$461,727	\$557,453
6	70 / 71	6.20%	\$490,375	\$0	\$416,331	\$614,750	\$490,375	\$614,750
7	71 / 72	5.42%	\$516,940	\$0	\$452,080	\$667,880	\$516,940	\$667,880
8	72 / 73	-1.10%	\$511,236	\$0	\$458,154	\$656,472	\$511,236	\$656,472
9	73 / 74	1.63%	\$519,557	\$0	\$477,366	\$673,114	\$519,557	\$673,114
10	74 / 75	2.08%	\$530,365	\$0	\$530,365	\$694,731	\$530,365	\$694,731
11	75 / 76	1.07%	\$536,047	\$0	\$536,047	\$706,093	\$536,047	\$706,093
12	76 / 77	4.59%	\$560,676	\$0	\$560,676	\$755,351	\$560,676	\$755,351
13	77 / 78	10.51%	\$619,598	\$0	\$619,598	\$873,196	\$619,598	\$873,196
14	78 / 79	-1.20%	\$612,163	\$0	\$612,163	\$858,326	\$612,163	\$858,326
15	79 / 80	9.56%	\$670,701	\$0	\$670,701	\$975,403	\$670,701	\$975,403
16	80 / 81	6.65%	\$715,303	\$0	\$715,303	\$1,064,606	\$715,303	\$1,064,606
17	81 / 82	5.18%	\$752,359	\$0	\$752,359	\$1,138,718	\$752,359	\$1,138,718
18	82 / 83	-1.10%	\$744,072	\$0	\$744,072	\$1,122,144	\$744,072	\$1,122,144
19	83 / 84	1.66%	\$756,397	\$0	\$756,397	\$1,146,795	\$756,397	\$1,146,795
20	84 / 85	2.14%	\$772,585	\$0	\$772,585	\$1,179,170	\$772,585	\$1,179,170
30	94 / 95	2.20 %	\$1,131,419	\$0	\$1,131,419	\$1,179,170	\$1,131,419	\$1,179,170
50	114 / 115	2.33 %	\$2,465,566	\$0	\$2,465,566	\$1,179,170	\$2,465,566	\$1,179,170
First 30 Yrs: Cumulative:				\$0	\$0			

Certain Index Crediting Options include a Strategy Charge which is assessed against the Accumulation Value allocated to that option each crediting term. You should carefully consider the potential credited interest rate benefits of these Crediting Options and the corresponding Strategy Charges assessed.

¹ Subject to any applicable penalty-free withdrawal provisions. Strategy Charges and Rider Charges are not reflected as withdrawals but are a partial surrender to the contract and are reflected in the Accumulation Value column.

² Does not reflect any applicable Market Value Adjustment (MVA). See page 18 for more information.

³ Reflects greater of Benefit Base and Benefit Base Floor. Does not reflect any applicable Benefit Base Bonus Recapture. Must meet eligibility requirements. For the ADL Benefit, the Benefit Base, after any applicable Benefit Base Bonus Recapture, will be paid out in 7 equal annual payments. For the PlanGap® Benefit, the Benefit Base, after any applicable Benefit Base Bonus Recapture, will be paid out in 12 equal annual payments. Please see Retirement Benefits Rider description for additional information.

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⁵ Reflects greater of Benefit Base, including partial interest credit, and Benefit Base Floor. Enhanced Death Benefit is subject to Rider Death Benefit Maximum. The Enhanced Death Benefit will be paid out in 5 equal annual payments.

ILLUSTRATION SNAPSHOT

Covered Person (Age): **Mr. Client - (65)**
Premium: **\$300,000.00**
Agent Name: **JAMES GRAZIOLI**
State: **FL**

Illustration Date: **02/15/2025**

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Next Slide

- ▶ The Next Slide Shows the following Annual Average rate of returns:
- ▶ The Highest 10 Year Period – 8.77%*
- ▶ The Most Recent 10 Year Period – 5.04%*
- ▶ The Lowest 10 Year Period – 5.04%*
- ▶ * Not a Guaranteed of Future Results

NON-GUARANTEED ANNUITY CONTRACT VALUES INDEX GROWTH PERIOD COMPARISON - MOST RECENT, HIGH, LOW

This chart illustrates values for the most recent, most favorable and least favorable ten year period of historical index returns out of the last twenty years; these periods are determined based on index returns before any application of Index Strategy rates.

The values and annual effective rates shown reflect selected withdrawals, initial allocations, and application of current Index Strategy Rates to historical index returns. The annual effective rates shown here and on the following pages reflect an average over the 10-year period. Interest credits in individual Contract Years will vary and are dependent not only on market performance but also the length of the crediting term and the amount of money that is receiving a credit. The Accumulation Value reflects current Rider Charges and Strategy Charges. Please refer to page 11 for Guaranteed Annuity Contract Values.

Annual Effective Rate Most Recent: 5.04%⁺

Annual Effective Rate Highest: 8.77%⁺

Annual Effective Rate Lowest: 5.04%⁺

Contract Year	MOST RECENT		HIGHEST		LOWEST			
	Credited Interest Rate*	Accumulation Value	Credited Interest Rate*	Accumulation Value	Credited Interest Rate*	Accumulation Value		
At Issue		\$366,000		\$366,000		\$366,000		
1	2.25%	\$369,726	11.67%	\$403,808	2.25%	\$369,726		
2	5.73%	\$386,215	9.14%	\$435,411	5.73%	\$386,215		
3	11.85%	\$426,801	9.29%	\$470,156	11.85%	\$426,801		
4	0.00%	\$421,680	7.40%	\$498,891	0.00%	\$421,680		
5	10.83%	\$461,727	5.80%	\$521,512	10.83%	\$461,727		
6	7.49%	\$490,375	10.96%	\$571,749	7.49%	\$490,375		
7	6.70%	\$516,940	4.89%	\$592,504	6.70%	\$516,940		
8	0.10%	\$511,236	7.71%	\$630,542	0.10%	\$511,236		
9	2.86%	\$519,557	6.20%	\$661,570	2.86%	\$519,557		
10	3.32%	\$530,365	14.99%	\$751,640	3.32%	\$530,365		
Annual Effective Rate 10 Years:		5.04% ⁺	Annual Effective Rate 10 Years:		8.77% ⁺	Annual Effective Rate 10 Years:		5.04% ⁺
Net Annual Effective Rate 10 Years:		3.78% [^]	Net Annual Effective Rate 10 Years:		7.46% [^]	Net Annual Effective Rate 10 Years:		3.78% [^]

Index	Highest Index Growth Period	Lowest Index Growth Period
Loomis Managed Futures	12/31/2010 to 12/31/2020	12/31/2014 to 12/31/2024
Research Affiliates Global Multi-Asset Index	12/31/2004 to 12/31/2014	12/31/2014 to 12/31/2024
S&P 500 LV 5% ER	12/31/2011 to 12/31/2021	12/31/2014 to 12/31/2024
S&P PRISM	12/31/2011 to 12/31/2021	12/31/2014 to 12/31/2024

ILLUSTRATION SNAPSHOT

Covered Person (Age): **Mr. Client - (65)**
Premium: **\$300,000.00**
Agent Name: **JAMES GRAZIO**
State: **FL**

33722ZC

⁺ Annual Effective Rate over ten years.

^{*} Credited Interest Rate does not reflect the Rider Charge or Strategy Charge.

[^] Net Annual Effective Rate reflects Strategy Charges and Rider Charges.

Illustration Date: **02/15/2025**

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Software Version 6.1.171.17

Next Slide – S&P 500

- ▶ Next Slide Shows the S&P 500 Last 20 Years in Review.
- ▶ Notice the Market Losses in **RED**
- ▶ With the North American Secure Horizon Plus Contractual Guarantee:
 - ▶ You Never Have to Worry About the **Red** Again: Sleep at Night Insurance!

S&P 500[®] - Last 20 years in review

Are your retirement assets prepared for the next market downturn?




Contact your financial professional to see how a fixed index annuity can offer upside potential with downside protection from market losses.

Source for charts: <https://finance.yahoo.com/quote/%5EGSPC/history?p=%5EGSPC>

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Important Questions to Consider

- ▶ If things don't work out in your current brokerage account, and you lose your savings investments, do they send you an apology to say we are sorry for the loss of your money?
 - ▶ Does your Brokerage company carry any of the risk of your money? No, you carry all the risk, as they get their fees and charges even if you lose.
 - ▶ With where you are today, would it be prudent to transfer this risk to the Annuity Company, and sleep at night with no worry of loss, or do you choose to maintain the risk?
- 

Remember the Nature of **Procrastination**

People Don't Plan to Fail
They Fail to Plan



Thank You for Attending the Fixed Index Annuity Presentation

- ▶ What to do next?
- ▶ If the concepts of the Fixed Index Annuity makes sense to you then contact us to get a full illustration

James R. Grazioli – President

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