

Summary of changes

- Interest rates decrease on the following fixed index annuities:
 - Performance Choice® 8
 - NAC VersaChoice® 10
 - North American Charter® Plus 10 and 14
- Lifetime payment percentages decrease on the following fixed index annuities: (Get updated materials on our website)
 - NAC Benefit Solutions® 10 (level LPPs only)
 - Income Pay ProSM 10 (level and increasing LPPs)

Unlock new potential: Barclays Transitions Indices available on additional FIAs starting July 9

We're excited to announce the addition of the Barclays Transitions Indices to Income Pay Pro, NAC BenefitSolutions® 10, and North American Charter Plus 10 & 14 (new in California) fixed index annuities (FIAs), available on the following crediting methods:

- Annual Point-to-Point with Participation Rate
- Two-Year Point-to-Point with Participation Rate

To further manage risk, the Barclays Transitions 6% VC Index™ aims to limit its annual volatility to a 6% target and the Barclays Transitions 12% VC Index™ aims to limit its annual volatility to a 12% target using Barclays' proprietary intraday volatility technology.

[Find out more here.](#)

North American products:

Accumulation products

- [NAC VersaChoice®](#) 2
- [Performance Choice® 8](#) 3
- [North American Charter® Plus](#) 4-7

Multi-Benefit

- [NAC BenefitSolutions®](#) 8-9

Guaranteed Income

- [NAC Control. XSM](#) 10
- [Income Pay ProSM](#) 11-12

Quick links:

- [State availability](#)
- [Illustration software](#)
- [Annuity e-Biz](#)

Questions?

Call Sales Support **866-322-7066** or visit NorthAmericanCompany.com

IMPORTANT: Not all products, index options, or surrender charge periods are approved in all states. Please review the state availability chart for state variations by product, index and term. Refer to the product disclosure or contract for minimum guaranteed fixed rates and minimum/maximum crediting method rates.

- For training resources, visit our training center online or for required training visit <https://secure.reged.com/TrainingPlatform>
- Illustrations on our popular SPIA or other annuities can be run on our website.

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Annuity

Interest rates effective Aug. 29, 2024

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NAC VersaChoice® 10 fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified

High band rate: \$75,000 or more; Low band rate: \$20,000 – \$74,999

Fixed account rate ¹	
10 year high band	10 year low band
3.05%	2.80%

Participation rate (No Cap)		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500*	30%	25%
	Goldman Sachs Equity TimeX Index	60%	50%
	S&P Multi-Asset Risk Control 5% ER	120%	95%
	Fidelity Multifactor Yield Index SM 5% ER	125%	100%
	Morgan Stanley Dynamic Global Index	130%	105%
Two-year Point-to-Point with Participation Rate	S&P 500*	35%	30%
	Goldman Sachs Equity TimeX Index	85%	70%
	S&P Multi-Asset Risk Control 5% ER	165%	140%
	Fidelity Multifactor Yield Index SM 5% ER	175%	150%
	Morgan Stanley Dynamic Global Index	175%	150%
Enhanced Participation Rate		10 year high band	10 year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	165%	150%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	170%	155%
	strategy charge ²	0.95%	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	240%	215%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	240%	215%
	strategy charge ²	0.95%	0.95%
Index Cap Rate		10 year high band	10 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500*	1.70%	1.55%
Annual Point-to-Point with Index Cap Rate	S&P 500*	8.75%	7.75%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

2. Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios. Strategy charges are considered a partial surrender outside of the available penalty-free amount and for purposes of the return of premium feature will reduce the net premium accordingly.

The NAC VersaChoice® is issued on base contract form NA1012A/ICC17-NA1012A.MVA or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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Annuity

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Performance Choice® 8 fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified (\$50/month TSA salary reduction)

Fixed account rate¹

8 year

3.00%

Participation rate (No Cap)		8 year
Annual Point-to-Point with Participation Rate	S&P 500*	25%
	Goldman Sachs Equity TimeX Index	55%
	S&P Multi-Asset Risk Control 5% ER	115%
	Fidelity Multifactor Yield Index SM 5% ER	120%
	Morgan Stanley Dynamic Global Index	125%
Two-year Point-to-Point with Participation Rate	S&P 500*	30%
	Goldman Sachs Equity TimeX Index	80%
	S&P Multi-Asset Risk Control 5% ER	160%
	Fidelity Multifactor Yield Index SM 5% ER	170%
	Morgan Stanley Dynamic Global Index	170%
Enhanced Participation Rate		8 year
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	155%
	strategy charge ²	0.95%
	Morgan Stanley Dynamic Global Index	160%
	strategy charge ²	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	230%
	strategy charge ²	0.95%
	Morgan Stanley Dynamic Global Index	230%
	strategy charge ²	0.95%
Index Cap Rate		8 year
Monthly Point-to-Point with Index Cap Rate	S&P 500*	1.65%
Annual Point-to-Point with Index Cap Rate	S&P 500*	7.50%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

2. Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios.

The Performance Choice® is issued on base contract form NA1007A/ICCI6-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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Annuity

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North American Charter® Plus fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified
High band rate: \$75,000 or more; Low band rate: \$20,000 – \$74,999

State specific 10-year rates available on page 6.
California specific rates available on page 7.

Premium bonus special (limited time only):
10 year high band: 11% • 10 year low band: 8%

Premium bonus		Fixed account rate ¹		Fixed account first-year yield (fixed rate + premium bonus)	
10 year high band	10 year low band	10-year high band	10-year low band	10-year high band	10-year low band
10.00% + 1.00%	7.00% + 1.00%	2.45%	2.45%	13.71%	10.64%

Participation rate (No Cap)		10-year high band	10-year low band
Annual Point-to-Point with Participation Rate	S&P 500 [®]	20%	20%
	Goldman Sachs Equity TimeX Index	40%	40%
	Barclays Transitions 6 VC Index [™]	80%	80%
	Barclays Transitions 12 VC Index [™]	40%	40%
	S&P Multi-Asset Risk Control 5% ER	90%	90%
	Fidelity Multifactor Yield Index SM 5% ER	90%	90%
	Morgan Stanley Dynamic Global Index	90%	90%
Two-year Point-to-Point with Participation Rate	S&P 500 [®]	25%	25%
	Goldman Sachs Equity TimeX Index	70%	70%
	Barclays Transitions 6 VC Index [™]	120%	120%
	Barclays Transitions 12 VC Index [™]	60%	60%
	S&P Multi-Asset Risk Control 5% ER	130%	130%
	Fidelity Multifactor Yield Index SM 5% ER	135%	135%
	Morgan Stanley Dynamic Global Index	135%	135%
Enhanced Participation Rate		10-year high band	10-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	135%	135%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	135%	135%
	strategy charge ²	0.95%	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	195%	195%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	195%	195%
	strategy charge ²	0.95%	0.95%
Index Cap Rate		10-year high band	10-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500 [®]	1.30%	1.30%
Annual Point-to-Point with Index Cap Rate	S&P 500 [®]	5.75%	5.75%

The premium bonus special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final.

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Annuity

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North American Charter® Plus fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified
High band rate: \$75,000 or more; Low band rate: \$20,000 – \$74,999

Premium bonus special (limited time only):
14 year high band: **14%** • 14 year low band: **10%**

Premium bonus		Fixed account rate ¹		Fixed account first-year yield (fixed rate + premium bonus)	
14 year high band	14 year low band	14-year high band	14-year low band	14-year high band	14-year low band
13.00% + 1.00%	9.00% + 1.00%	2.55%	2.55%	16.90%	12.80%

Participation rate (No Cap)		14-year high band	14-year low band
Annual Point-to-Point with Participation Rate	S&P 500 [®]	20%	20%
	Goldman Sachs Equity TimeX Index	45%	45%
	Barclays Transitions 6 VC Index TM	90%	90%
	Barclays Transitions 12 VC Index TM	45%	45%
	S&P Multi-Asset Risk Control 5% ER	95%	95%
	Fidelity Multifactor Yield Index SM 5% ER	95%	95%
	Morgan Stanley Dynamic Global Index	95%	95%
Two-year Point-to-Point with Participation Rate	S&P 500 [®]	30%	30%
	Goldman Sachs Equity TimeX Index	75%	75%
	Barclays Transitions 6 VC Index TM	130%	130%
	Barclays Transitions 12 VC Index TM	65%	65%
	S&P Multi-Asset Risk Control 5% ER	135%	135%
	Fidelity Multifactor Yield Index SM 5% ER	140%	140%
	Morgan Stanley Dynamic Global Index	140%	140%
Enhanced Participation Rate		14-year high band	14-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	140%	140%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	140%	140%
	strategy charge ²	0.95%	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	200%	200%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	200%	200%
	strategy charge ²	0.95%	0.95%
Index Cap Rate		14-year high band	14-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500 [®]	1.35%	1.35%
Annual Point-to-Point with Index Cap Rate	S&P 500 [®]	6.25%	6.25%

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North American Charter® Plus fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified
High band rate: \$75,000 or more; Low band rate: \$20,000 – \$74,999

*State specific 10-year rates apply to the following states: AK, CT, DE, HI, ID, IN, MD, MO, MN, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

Premium bonus special (limited time only):
10 year high band: **11%** • 10 year low band: **8%**

Premium bonus		Fixed account rate ¹		Fixed account first-year yield (fixed rate + premium bonus)	
10 year high band*	10 year low band*	10-year high band*	10-year low band*	10-year high band*	10-year low band*
10.00% + 1.00%	7.00% + 1.00%	2.45%	2.45%	13.71%	10.64%

Participation rate (No Cap)		10-year high band*	10-year low band*
Annual Point-to-Point with Participation Rate	S&P 500 ^o	20%	20%
	Goldman Sachs Equity TimeX Index	35%	35%
	Barclays Transitions 6 VC Index™	75%	75%
	Barclays Transitions 12 VC Index™	35%	35%
	S&P Multi-Asset Risk Control 5% ER	85%	85%
	Fidelity Multifactor Yield Index SM 5% ER	85%	85%
	Morgan Stanley Dynamic Global Index	85%	85%
Two-year Point-to-Point with Participation Rate	S&P 500 ^o	25%	25%
	Goldman Sachs Equity TimeX Index	65%	65%
	Barclays Transitions 6 VC Index™	115%	115%
	Barclays Transitions 12 VC Index™	55%	55%
	S&P Multi-Asset Risk Control 5% ER	120%	120%
	Fidelity Multifactor Yield Index SM 5% ER	125%	125%
	Morgan Stanley Dynamic Global Index	125%	125%

Enhanced Participation Rate		10-year high band*	10-year low band*
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	130%	130%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	130%	130%
	strategy charge ²	0.95%	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	185%	185%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	185%	185%
	strategy charge ²	0.95%	0.95%

Index Cap Rate		10-year high band*	10-year low band*
Monthly Point-to-Point with Index Cap Rate	S&P 500 ^o	1.15%	1.15%
Annual Point-to-Point with Index Cap Rate	S&P 500 ^o	5.50%	5.50%

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North American Charter® Plus fixed index annuity - California specific rates.

Minimum premium: \$20,000 qualified and non-qualified
High band rate: \$75,000 or more; Low band rate: \$20,000 – \$74,999

Premium bonus special (limited time only):
14 year high band: **14%** • 14 year low band: **10%**

Premium bonus				Fixed account rate ¹				Fixed account first-year yield (fixed rate + premium bonus)			
10 year high band	10 year low band	14 year high band	14 year low band	10-year high band	10-year low band	14-year high band	14-year low band	10-year high band	10-year low band	14-year high band	14-year low band
10.00%	7.00%	12.00% + 2.00%	8.00% + 2.00%	2.45%	2.45%	2.55%	2.55%	12.69%	9.62%	16.90%	12.80%

Participation rate (No Cap)		10-year high band	10-year low band	14-year high band	14-year low band
Annual Point-to-Point with Participation Rate	S&P 500®	20%	20%	20%	20%
	Goldman Sachs Equity TimeX Index	35%	35%	45%	45%
	NEW Barclays Transitions 6 VC Index™	75%	75%	90%	90%
	NEW Barclays Transitions 12 VC Index™	35%	35%	45%	45%
	S&P Multi-Asset Risk Control 5% ER	85%	85%	95%	95%
	Fidelity Multifactor Yield Index SM 5% ER	85%	85%	95%	95%
	Morgan Stanley Dynamic Global Index	85%	85%	95%	95%

Two-year Point-to-Point with Participation Rate	S&P 500®	25%	25%	30%	30%
	Goldman Sachs Equity TimeX Index	65%	65%	75%	75%
	NEW Barclays Transitions 6 VC Index™	115%	115%	130%	130%
	NEW Barclays Transitions 12 VC Index™	55%	55%	65%	65%
	S&P Multi-Asset Risk Control 5% ER	120%	120%	135%	135%
	Fidelity Multifactor Yield Index SM 5% ER	125%	125%	140%	140%
	Morgan Stanley Dynamic Global Index	125%	125%	140%	140%

Enhanced Participation Rate		10-year high band	10-year low band	14-year high band	14-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	130%	130%	140%	140%
	strategy charge ²	0.95%	0.95%	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	130%	130%	140%	140%
	strategy charge ²	0.95%	0.95%	0.95%	0.95%

Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	185%	185%	200%	200%
	strategy charge ²	0.95%	0.95%	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	185%	185%	200%	200%
	strategy charge ²	0.95%	0.95%	0.95%	0.95%

Index Cap Rate		10-year high band	10-year low band	14-year high band	14-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.15%	1.15%	1.35%	1.35%
Annual Point-to-Point with Index Cap Rate	S&P 500®	5.50%	5.50%	6.25%	6.25%

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NAC BenefitSolutions® fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified

Fixed account rate¹

2.30%

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	25%
	Goldman Sachs Equity TimeX Index	50%
	NEW Barclays Transitions 6 VC Index™	90%
	NEW Barclays Transitions 12 VC Index™	45%
	S&P Multi-Asset Risk Control 5% ER	90%
	Fidelity Multifactor Yield Index 5% ER	100%
	Morgan Stanley Dynamic Global Index	100%
Two-Year Point-to-Point with Participation Rate	S&P 500®	35%
	Goldman Sachs Equity TimeX Index	75%
	NEW Barclays Transitions 6 VC Index™	140%
	NEW Barclays Transitions 12 VC Index™	70%
	S&P Multi-Asset Risk Control 5% ER	135%
	Fidelity Multifactor Yield Index 5% ER	145%
	Morgan Stanley Dynamic Global Index	145%
Index Cap Rate		10 year
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.85%
Annual Point-to-Point with Index Cap Rate	S&P 500®	5.00%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

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Annuity

Interest rates effective Aug. 29, 2024

Issued by North American Company for Life and Health Insurance®



NAC BenefitSolutions® fixed index annuity - Oregon Specific rates

Minimum premium: \$20,000 qualified and non-qualified

Fixed account rate¹

2.30%

Participation Rate (No Cap)

		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	25%
	Goldman Sachs Equity TimeX Index	50%
	S&P Multi-Asset Risk Control 5% ER	90%
	Fidelity Multifactor Yield Index 5% ER	100%
	Morgan Stanley Dynamic Global Index	100%
Two-Year Point-to-Point with Participation Rate	S&P 500®	35%
	Goldman Sachs Equity TimeX Index	75%
	S&P Multi-Asset Risk Control 5% ER	135%
	Fidelity Multifactor Yield Index 5% ER	145%
	Morgan Stanley Dynamic Global Index	145%

Index Cap Rate

		10 year
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.85%
Annual Point-to-Point with Index Cap Rate	S&P 500®	5.00%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

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NAC Control. XSM fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified

Fixed account rate¹

3.55%

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	35%
	Barclays Transitions 6 VC Index™	115%
	Barclays Transitions 12 VC Index™	65%
Two-Year Point-to-Point with Participation Rate	S&P 500®	40%
	Barclays Transitions 6 VC Index™	185%
Index Cap Rate		10 year
Annual Point-to-Point with Index Cap Rate	S&P 500®	8.50%
Two-year Point-to-Point with Index Cap Rate	S&P 500®	13.00%
Two-Year Point-to-Point Index Margin and Participation Rate (No Cap) (1-year margin shown; 2-year margin is margin shown x2)		10 year
Barclays Transitions 12 VC Index™	Participation Rate	115%
	Annual Index Margin ²	2.00%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

2. The annual index margin is multiplied by two when it is applied at the end of each two-year term. The participation rate is applied after the index margin.

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Income Pay ProSM fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified

Fixed account rate¹

2.50%

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	25%
	Goldman Sachs Equity TimeX Index	55%
	NEW Barclays Transitions 6 VC Index™	100%
	NEW Barclays Transitions 12 VC Index™	50%
	S&P Multi-Asset Risk Control 5% ER	100%
	Fidelity Multifactor Yield Index 5% ER	105%
	Morgan Stanley Dynamic Global Index	110%
Two-Year Point-to-Point with Participation Rate	S&P 500®	35%
	Goldman Sachs Equity TimeX Index	80%
	NEW Barclays Transitions 6 VC Index™	150%
	NEW Barclays Transitions 12 VC Index™	75%
	S&P Multi-Asset Risk Control 5% ER	145%
	Fidelity Multifactor Yield Index 5% ER	155%
	Morgan Stanley Dynamic Global Index	155%
Index Cap Rate		10 year
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.85%
Annual Point-to-Point with Index Cap Rate	S&P 500®	5.00%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

NOT FOR USE IN OREGON.

The Income Pay ProSM is issued on base contract form NA1012A/ICCI7-NA1012A.MVA or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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Annuity

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Income Pay ProSM fixed index annuity - Oregon Specific rates

Minimum premium: \$20,000 qualified and non-qualified

Fixed account rate¹

2.50%

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500 [®]	25%
	Goldman Sachs Equity TimeX Index	55%
	S&P Multi-Asset Risk Control 5% ER	100%
	Fidelity Multifactor Yield Index 5% ER	105%
	Morgan Stanley Dynamic Global Index	110%
Two-Year Point-to-Point with Participation Rate	S&P 500 [®]	35%
	Goldman Sachs Equity TimeX Index	80%
	S&P Multi-Asset Risk Control 5% ER	145%
	Fidelity Multifactor Yield Index 5% ER	155%
	Morgan Stanley Dynamic Global Index	155%
Index Cap Rate		10 year
Monthly Point-to-Point with Index Cap Rate	S&P 500 [®]	1.85%
Annual Point-to-Point with Index Cap Rate	S&P 500 [®]	5.00%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

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New business guidelines

Get full details on new business guidelines including rate hold procedures at NorthAmericanCompany.com/NBguidelines

Disclosures

Rates are effective as of publication date and are subject to change. Rates may vary by premium, surrender charge period and/or guarantee period selected.

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.

Premium bonus: Premium bonus and Enhanced premium bonus may vary by annuity product, premium band, issue state, and surrender charge period selected and may be subject to a premium bonus and enhanced premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus and enhanced premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

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GLWB: GLWB bonus and GLWB stacking roll-up credit are not applied to the accumulation value, only to the GLWB value, which is used to determine the lifetime payment amount. The GLWB value is not available for withdrawal, surrender or as a death benefit. There is no GLWB stacking roll-up credit in years when a withdrawal is taken or lifetime income payments have been elected. GLWB stacking roll-up credit is available if a required minimum distribution (RMD) is required.

Index accounts: Crediting methods such as index cap rates, participation rates, and index margins apply to index accounts only; not to the fixed account. Crediting methods and indexes are not available on all products or in all states.

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Goldman Sachs Equity TimeX Index

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The Goldman Sachs Equity TimeX Index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The Goldman Sachs Equity TimeX Index has been in existence since 7/28/2023.

Strong MYGA rates

NAC Guarantee PlusSM

Multi-year guarantee annuity (MYGA)

Minimum premium: \$20,000 qualified and non-qualified
High band: \$100,000 or more; Low band: Less than \$100,000;
7-year rates not available in California and Florida.

Product highlights:

- **Competitive** and **guaranteed** rates.
- Guarantee/surrender charge periods - three, five, and seven years.²
- Earn tax-deferred compounded interest.³
- **Liquidity options** – Options for penalty-free withdrawals⁴ and nursing home confinement waiver.⁵
- **Income options** – Choose from payments for life or a specified period.

4.65%¹
guaranteed
five-year¹
interest rate for initial premium
of \$100,000 or more

4.40%¹
guaranteed
five-year¹
interest rate for initial premium
less than \$100,000

	High band	Low band
NAC Guarantee Plus 3	4.45%	4.00%
NAC Guarantee Plus 5	4.65%	4.40%
NAC Guarantee Plus 7	4.80%	4.50%

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

New business guidelines

Interest rates and interest credit factors (“rates”) can change after we receive applications and before we receive the premiums. In order to qualify for a rate hold, the following must occur:

- Must receive premium within 60 days of application signed date.
- Rate will be based on more favorable rates between* application signed date and premium received date.

If the 60th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

*Rate hold only applies for the first guarantee period.

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