

Annuity

Interest rates effective April 8, 2025

Issued by North American Company for Life and Health Insurance®



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	65%	55%
	S&P Multi-Asset Risk Control 5% ER	115%	90%
	Fidelity Multifactor Yield Index SM 5% ER	120%	95%
	Morgan Stanley Dynamic Global Index	125%	100%
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	170%	145%
	Fidelity Multifactor Yield Index SM 5% ER	175%	150%
	Morgan Stanley Dynamic Global Index	180%	155%
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	245%	220%
	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*	1.85%	1.70%
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.

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May Lose Value	Not Insured By Any Federal Government Agency	

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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.

Surrender charge: A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

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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