

Summary of changes

- NAC Guarantee Plus®, multi-year guarantee annuity, rates increase (3, 5, and 7-year)
- Premium bonus¹ special on North Charter Plus 10-and 14-year fixed index annuities on all premiums received in first three years
 - **10-year: Up to 11% premium bonus** (10% base premium bonus plus 1% premium bonus special, based on high band rates.)
 - **14-year: UP to 14% premium bonus** (13% base premium bonus plus 1% premium bonus special, based on high band rates.)
- PLUS, take advantage of the **additional 9% enhanced premium bonus** on Charter Plus 10 and **12% enhanced premium bonus** on Charter Plus 14 with the optional enhanced bonus rider (EBR - for a cost²)
- Refer to the premium bonus special flyers (28760Z-10 and 28760Z-14) for details
- The above is not available in California

California specific only updates:

- Premium bonus¹ special on North Charter Plus 14-year fixed index annuity on all premiums received in first seven years
 - **14-year: UP to 14% premium bonus** (12% base premium bonus plus 2% premium bonus special, based on high band rates.)
- North American Charter Plus 10-year fixed index annuity: No change. Up to 10% premium bonus, based on high band rates, on all premiums received in first seven years. No premium bonus special.
- Optional enhanced bonus rider (EBR) is not available in California

1. Premium bonus special is for a limited time. Premium bonus and enhanced premium bonus may vary by annuity product, premium band 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. The premium bonus and enhanced premium bonus are not recaptured in the event of death of the annuitant. No premium bonus or enhanced premium bonus recapture will occur on any penalty-free withdrawal amount under the nursing home confinement waiver or on any rider charge.

2. 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.

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 April 19, 2024

Issued by North American Company for Life and Health Insurance®



NAC VersaChoiceSM 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
3.65%	3.40%

Participation rate (No Cap)		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500*	35%	30%
	Goldman Sachs Equity TimeX Index	75%	65%
	S&P Multi-Asset Risk Control 5% ER	145%	120%
	Fidelity Multifactor Yield Index SM 5% ER	150%	125%
	Morgan Stanley Dynamic Global Index	155%	130%
Two-year Point-to-Point with Participation Rate	S&P 500*	45%	40%
	Goldman Sachs Equity TimeX Index	110%	95%
	S&P Multi-Asset Risk Control 5% ER	200%	175%
	Fidelity Multifactor Yield Index SM 5% ER	210%	185%
	Morgan Stanley Dynamic Global Index	210%	185%
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	200%	185%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	200%	185%
	strategy charge ²	0.95%	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	280%	255%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	280%	255%
	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*	2.30%	2.15%
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 VersaChoiceSM 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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Performance Choice® 8 fixed index annuity

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

Fixed account rate¹

8 year

3.60%

Participation rate (No Cap)		8 year
Annual Point-to-Point with Participation Rate	S&P 500*	30%
	Goldman Sachs Equity TimeX Index	70%
	S&P Multi-Asset Risk Control 5% ER	140%
	Fidelity Multifactor Yield Index SM 5% ER	145%
	Morgan Stanley Dynamic Global Index	150%
Two-year Point-to-Point with Participation Rate	S&P 500*	40%
	Goldman Sachs Equity TimeX Index	105%
	S&P Multi-Asset Risk Control 5% ER	195%
	Fidelity Multifactor Yield Index SM 5% ER	205%
	Morgan Stanley Dynamic Global Index	205%
Enhanced Participation Rate		8 year
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	190%
	strategy charge ²	0.95%
	Morgan Stanley Dynamic Global Index	190%
	strategy charge ²	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	270%
	strategy charge ²	0.95%
	Morgan Stanley Dynamic Global Index	270%
	strategy charge ²	0.95%
Index Cap Rate		8 year
Monthly Point-to-Point with Index Cap Rate	S&P 500*	2.25%
Annual Point-to-Point with Index Cap Rate	S&P 500*	7.50%

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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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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 [®]	25%	25%
	Goldman Sachs Equity TimeX Index	55%	55%
	NEW Barclays Transitions 6	100%	100%
	NEW Barclays Transitions 12	50%	50%
	S&P Multi-Asset Risk Control 5% ER	110%	110%
	Fidelity Multifactor Yield Index SM 5% ER	110%	110%
	Morgan Stanley Dynamic Global Index	110%	110%
Two-year Point-to-Point with Participation Rate	S&P 500 [®]	35%	35%
	Goldman Sachs Equity TimeX Index	85%	85%
	NEW Barclays Transitions 6	150%	150%
	NEW Barclays Transitions 12	75%	75%
	S&P Multi-Asset Risk Control 5% ER	160%	160%
	Fidelity Multifactor Yield Index SM 5% ER	160%	160%
	Morgan Stanley Dynamic Global Index	160%	160%
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	155%	155%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	155%	155%
	strategy charge ²	0.95%	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	225%	225%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	225%	225%
	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%	1.70%
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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The North American Charter® Plus 10 is issued on base contract form NA1007A/ICCI5-NA1007A 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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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®	25%	25%
	Goldman Sachs Equity TimeX Index	60%	60%
	NEW Barclays Transitions 6	110%	110%
	NEW Barclays Transitions 12	55%	55%
	S&P Multi-Asset Risk Control 5% ER	115%	115%
	Fidelity Multifactor Yield Index SM 5% ER	115%	115%
	Morgan Stanley Dynamic Global Index	115%	115%
Two-year Point-to-Point with Participation Rate	S&P 500®	40%	40%
	Goldman Sachs Equity TimeX Index	90%	90%
	NEW Barclays Transitions 6	160%	160%
	NEW Barclays Transitions 12	80%	80%
	S&P Multi-Asset Risk Control 5% ER	165%	165%
	Fidelity Multifactor Yield Index SM 5% ER	165%	165%
	Morgan Stanley Dynamic Global Index	165%	165%

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	160%	160%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	160%	160%
	strategy charge ²	0.95%	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	230%	230%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	230%	230%
	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®	1.75%	1.75%
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*	25%	25%
	Goldman Sachs Equity TimeX Index	50%	50%
	NEW Barclays Transitions 6	95%	95%
	NEW Barclays Transitions 12	45%	45%
	S&P Multi-Asset Risk Control 5% ER	105%	105%
	Fidelity Multifactor Yield Index SM 5% ER	105%	105%
	Morgan Stanley Dynamic Global Index	105%	105%
Two-year Point-to-Point with Participation Rate	S&P 500*	35%	35%
	Goldman Sachs Equity TimeX Index	80%	80%
	NEW Barclays Transitions 6	145%	145%
	NEW Barclays Transitions 12	70%	70%
	S&P Multi-Asset Risk Control 5% ER	150%	150%
	Fidelity Multifactor Yield Index SM 5% ER	150%	150%
	Morgan Stanley Dynamic Global Index	150%	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	150%	150%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	150%	150%
	strategy charge ²	0.95%	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	215%	215%
	strategy charge ²	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	215%	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*	1.55%	1.55%
Annual Point-to-Point with Index Cap Rate	S&P 500*	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®	25%	25%	25%	25%
	Goldman Sachs Equity TimeX Index	50%	50%	60%	60%
	S&P Multi-Asset Risk Control 5% ER	105%	105%	115%	115%
	Fidelity Multifactor Yield Index SM 5% ER	105%	105%	115%	115%
	Morgan Stanley Dynamic Global Index	105%	105%	115%	115%
Two-year Point-to-Point with Participation Rate	S&P 500®	35%	35%	40%	40%
	Goldman Sachs Equity TimeX Index	80%	80%	90%	90%
	S&P Multi-Asset Risk Control 5% ER	150%	150%	165%	165%
	Fidelity Multifactor Yield Index SM 5% ER	150%	150%	165%	165%
	Morgan Stanley Dynamic Global Index	150%	150%	165%	165%

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	150%	150%	160%	160%
	strategy charge ²	0.95%	0.95%	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	150%	150%	160%	160%
	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	215%	215%	230%	230%
	strategy charge ²	0.95%	0.95%	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	215%	215%	230%	230%
	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®	1.55%	1.55%	1.75%	1.75%
Annual Point-to-Point with Index Cap Rate	S&P 500®	5.50%	5.50%	6.25%	6.25%

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Annuity

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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%
	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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Annuity

Interest rates effective April 19, 2024

Issued by North American Company for Life and Health Insurance®



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%
	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.

The Income Pay ProSM 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 interest rates effective April 19, 2024

Issued by North American Company for Life and Health Insurance®

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:

Fixed index annuities (FIAs)	Must receive premium within 45 days of application received date.	Rate will be based on more favorable rates between: <ul style="list-style-type: none">• application received date• premium received date
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If the 45th or 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 contract year/or crediting period. For FIAs, in **subsequent contract years**, rates will be declared on the contract anniversary and will align with the effective date of the contract.

Disclosures

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 may vary by annuity product, premium band and surrender charge period selected and may be subject to a 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 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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Annuity interest rates effective April 19, 2024

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Goldman Sachs Equity TimeX Index

This Index does not include dividends paid by the underlying companies.

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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.

5.15%¹
guaranteed
five-year¹
interest rate for initial premium
of \$100,000 or more

4.90%¹
guaranteed
five-year¹
interest rate for initial premium
less than \$100,000

	High band	Low band
NAC Guarantee Plus 3	4.95%	4.50%
NAC Guarantee Plus 5	5.15%	4.90%
NAC Guarantee Plus 7	5.05%	4.75%

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

New business guidelines

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- 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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