

Summary of changes

- Rates increase on NAC Guarantee PlusSM Multi Year Guarantee Annuity
- No other rates change

NEW Morgan Stanley Dynamic Global Index

On April 26, we added the exclusive Morgan Stanley Dynamic Global index to NAC VersaChoice® and Performance Choice® fixed index annuities with the following crediting methods:

- 1- and 2- year with Participation Rates
- 1- and 2-year with Enhanced Participation Rates (includes strategy charge¹)

• State variations

New Hampshire: The Two-Year Point-to-Point with Participation Rate will become available on both products

1. 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. For NAC VersaChoice the 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.

North American products:

Accumulation products

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

Multi-Benefit

- [NAC BenefitSolutions®](#) 5

Participating Income

- [NAC IncomeChoice®](#) 6

Multi-year guarantee annuity

- [NAC Guarantee PlusSM](#) 7

Quick links:

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

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 May 3, 2022

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 | |
|--------------------|------------------|
| 10 year high band | 10 year low band |
| 2.70% | 2.30% |

| Participation rate (No Cap) | | 10 year high band | 10 year low band |
|--|--|-------------------|------------------|
| Annual Point-to-Point with Participation Rate | S&P 500* | 30% | 25% |
| | S&P MARC 5% ER | 105% | 85% |
| | Fidelity Multifactor Yield Index SM 5% ER | 115% | 95% |
| | NEW Morgan Stanley Dynamic Global Index | 115% | 95% |
| Two-year Point-to-Point with Participation Rate | S&P 500* | 45% | 35% |
| | S&P MARC 5% ER | 145% | 120% |
| | Fidelity Multifactor Yield Index SM 5% ER | 160% | 135% |
| | NEW Morgan Stanley Dynamic Global Index | 160% | 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 | 175% | 160% |
| | strategy charge ¹ | 1.50% | 1.50% |
| | NEW Morgan Stanley Dynamic Global Index | 175% | 160% |
| | strategy charge ¹ | 1.50% | 1.50% |
| Two-year Point-to-Point with enhanced Participation Rate | Fidelity Multifactor Yield Index SM 5% ER | 250% | 230% |
| | strategy charge ¹ | 1.50% | 1.50% |
| | NEW Morgan Stanley Dynamic Global Index | 250% | 230% |
| | strategy charge ¹ | 1.50% | 1.50% |
| Index Margin (No Cap) | | 10 year high band | 10 year low band |
| Annual Point-to-Point with Index Margin | S&P 500* Low Volatility Daily Risk Control 5% | 1.50% | 2.50% |
| Index Cap Rate | | 10 year high band | 10 year low band |
| Monthly Point-to-Point with Index Cap Rate | S&P 500* | 2.00% | 1.80% |
| Annual Point-to-Point with Index Cap Rate | S&P 500* | 5.00% | 4.25% |

1. 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/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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Issued by North American Company for Life and Health Insurance®



Performance Choice® 8 fixed index annuity

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

Fixed account rate

8 year

2.50%

| Participation rate (No Cap) | | 8 year |
|--|--|--------------|
| Annual Point-to-Point with Participation Rate | S&P 500* | 28% |
| | S&P MARC 5% ER | 95% |
| | Fidelity Multifactor Yield Index SM 5% ER | 105% |
| | NEW Morgan Stanley Dynamic Global Index | 105% |
| Two-year Point-to-Point with Participation Rate | S&P 500* | 40% |
| | S&P MARC 5% ER | 135% |
| | Fidelity Multifactor Yield Index SM 5% ER | 155% |
| | NEW Morgan Stanley Dynamic Global Index | 155% |
| Enhanced Participation Rate | | 8 year |
| Annual Point-to-Point with enhanced Participation Rate | Fidelity Multifactor Yield Index SM 5% ER | 170% |
| | strategy charge ¹ | 1.50% |
| | NEW Morgan Stanley Dynamic Global Index | 170% |
| | strategy charge ¹ | 1.50% |
| Two-year Point-to-Point with enhanced Participation Rate | Fidelity Multifactor Yield Index SM 5% ER | 245% |
| | strategy charge ¹ | 1.50% |
| | NEW Morgan Stanley Dynamic Global Index | 245% |
| | strategy charge ¹ | 1.50% |
| Index Margin (No Cap) | | 8 year |
| Annual Point-to-Point with Index Margin | S&P 500* Low Volatility Daily Risk Control 5% | 1.75% |
| Index Cap Rate | | 8 year |
| Monthly Point-to-Point with Index Cap Rate | S&P 500* | 1.90% |
| Annual Point-to-Point with Index Cap Rate | S&P 500* | 4.25% |

1. 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

Interest rates effective May 3, 2022

Issued by North American Company for Life and Health Insurance®



North American Charter® Plus fixed index annuity

Minimum premium: \$75,000 qualified and non-qualified

*State specific 10-year rates apply to the following states:

AK, CA, CT, DE, HI, ID, MO, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

| Premium bonus | | | Fixed account rate | | | Fixed account first-year yield (fixed rate + premium bonus) | | |
|---|---------|-------------------------|--------------------|---------|-------------------------|---|---------|-------------------------|
| 10 year | 14 year | State specific 10 year* | 10 year | 14 year | State specific 10 year* | 10 year | 14 year | State specific 10 year* |
| 7.00% | 9.00% | 7.00% | 1.10% | 1.20% | 1.10% | 8.17% | 10.30% | 8.17% |
| 1% premium bonus increase special (limited time) | | | | | | | | |

| Participation rate (No Cap) | | 10 year | 14 year | State specific 10 year* |
|--|---|---------|---------|-------------------------|
| Annual Point-to-Point with Participation Rate | S&P 500* | 15% | 20% | 15% |
| Index Margin (No Cap) | | 10 year | 14 year | State specific 10 year* |
| Daily Average with Index Margin | S&P 500* | 10.00% | 9.00% | 11.00% |
| Annual Point-to-Point with Index Margin | S&P 500® Low Volatility Daily Risk Control 5% | 4.50% | 4.50% | 5.00% |
| Two-Year Point-to-Point with Index Margin (1-year margin shown; 2-year margin is margin shown x 2) (Not available in all states) | S&P 500® Low Volatility Daily Risk Control 8% | 5.50% | 4.75% | 6.00% |
| Index Cap Rate | | 10 year | 14 year | State specific 10 year* |
| Monthly Point-to-Point with Index Cap Rate | S&P 500* | 1.05% | 1.20% | 1.00% |
| | NASDAQ-100* | 1.05% | 1.10% | 1.00% |
| Annual Point-to-Point with Index Cap Rate | S&P 500* | 2.25% | 2.75% | 2.00% |

The North American Charter® Plus 10 is issued on base certificate/contract form NC/NA1007A, ICC15-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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NAC BenefitSolutions® fixed index annuity

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

Fixed account rate

1.50%

| Participation Rate (No Cap) | | 10 year |
|--|--|--------------|
| Monthly Average with Participation Rate | S&P 500® | 35% |
| | DJIA® | 35% |
| Index Margin (No Cap) | | 10 year |
| Annual Point-to-Point with Index Margin | S&P 500® Low Volatility Daily Risk Control 5% | 4.35% |
| Index Cap Rate | | 10 year |
| Monthly Point-to-Point with Index Cap Rate | S&P 500® | 1.40% |
| | NASDAQ-100® | 1.20% |
| Annual Point-to-Point with Index Cap Rate | S&P 500® | 4.00% |



The NAC BenefitSolutions® is issued on base contract form NA1006A/ICC14-NA1006A 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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NAC IncomeChoice® 10 fixed index annuity

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

High band rate: \$250,000 or more; Low band rate: \$20,000 – \$249,999

| GLWB bonus | | Fixed account rate | |
|-------------------|------------------|--------------------|------------------|
| 10-year High band | 10-year Low band | 10-year High band | 10-year Low band |
| 2.00% | 2.00% | 1.50% | 1.40% |

| Participation rate (No Cap) | | | 10 year High band | 10 year Low band |
|--|---|-----------------------------|-------------------|------------------|
| Annual Point-to-Point with Participation Rate | S&P 500® | | 23% | 20% |
| Annual Point-to-Point with Threshold Participation Rates | S&P 500® Low Volatility Daily Risk Control 5% | Index Return Threshold | 5.00% | 6.00% |
| | | Base Participation Rate | 35% | 35% |
| | | Enhanced Participation Rate | 100% | 100% |

| Index Margin (No Cap) | | 10 year High band | 10 year Low band |
|--|---|-------------------|------------------|
| Annual Point-to-Point with Index Margin | S&P MARC 5% ER | 1.85% | 2.25% |
| | S&P 500® Low Volatility Daily Risk Control 5% | 2.70% | 3.30% |
| Two-Year Point to Point with Index Margin (1-year margin shown; 2-year margin is margin shown x 2) | S&P 500® Low Volatility Daily Risk Control 8% | 4.00% | 4.50% |

| Index Cap Rate | | 10 year High band | 10 year Low band |
|--|----------|-------------------|------------------|
| Monthly Point-to-Point with Index Cap Rate | S&P 500® | 1.40% | 1.30% |
| Annual Point-to-Point with Index Cap Rate | S&P 500® | 3.50% | 3.25% |

The NAC IncomeChoice® is issued on base contract form NA1004A/NA1007A/IC16-NA1009A 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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NAC Guarantee PlusSM Multi-year guarantee annuity (MYGA)

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

| | High band | Low band |
|----------------------|--------------|--------------|
| NAC Guarantee Plus 3 | 3.15% | 2.70% |
| NAC Guarantee Plus 5 | 3.35% | 3.10% |
| NAC Guarantee Plus 7 | 3.40% | 3.10% |



The NAC Guarantee PlusSM is issued on base contract form ICC21-NA1016A/NA1016A or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance®, West Des Moines, IA. Insurance products 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 May 3, 2022



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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), except those listed below | 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 |
| Multi-year guarantee annuity (MYGA) | Must receive premium within 60 days of application signed date. | Rate will be based on more favorable rates between: <ul style="list-style-type: none">• application signed date• premium received date |

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 (first guarantee period for MYGA). For FIAs, in **subsequent contract years**, rates will be declared on the contract anniversary and will align with the effective date of the contract.

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Disclosures

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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The Fidelity Multifactor Yield IndexSM 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to North American Company for Life and Health Insurance (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

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In calculating the performance of the index, Morgan Stanley deducts, on a daily basis, a servicing cost of 0.50% per annum. This reduces the positive change or increase the negative change in the index level and thus decreases the return of any product linked to the index. The volatility control calculation applied by Morgan Stanley as part of the index's methodology may decrease the index's performance and thus the return of any product linked to the index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the index, it will also reduce the cost of hedging certain products linked to the index.

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