

Summary of changes

Many participation rates are increasing (S&P Cap rates decrease) on the following fixed index annuities:

- NAC VersaChoiceSM 10
- Performance Choice[®] 8

North American products:

Accumulation products

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

Multi-Benefit

- [NAC BenefitSolutions[®]](#) 5

Guaranteed Income

- [NAC Control. XSM](#) 6
- [Income Pay ProSM](#) 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.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

Annuity

Interest rates effective July 6, 2023

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
4.25%	4.00%

Participation rate (No Cap)		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500*	35%	30%
	S&P MARC 5% ER	165%	140%
	Fidelity Multifactor Yield Index SM 5% ER	175%	150%
	Morgan Stanley Dynamic Global Index	175%	150%
Two-year Point-to-Point with Participation Rate	S&P 500*	50%	45%
	S&P MARC 5% ER	225%	200%
	Fidelity Multifactor Yield Index SM 5% ER	235%	210%
	Morgan Stanley Dynamic Global Index	235%	210%
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 ¹	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	200%	185%
	strategy charge ¹	0.95%	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	290%	265%
	strategy charge ¹	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	290%	265%
	strategy charge ¹	0.95%	0.95%
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%	0.50%	1.50%
Index Cap Rate		10 year high band	10 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500*	2.90%	2.75%
Annual Point-to-Point with Index Cap Rate	S&P 500*	9.75%	8.75%

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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

Annuity

Interest rates effective July 6, 2023

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

4.20%

Participation rate (No Cap)		8 year
Annual Point-to-Point with Participation Rate	S&P 500*	30%
	S&P MARC 5% ER	160%
	Fidelity Multifactor Yield Index SM 5% ER	170%
	Morgan Stanley Dynamic Global Index	170%
Two-year Point-to-Point with Participation Rate	S&P 500*	45%
	S&P MARC 5% ER	215%
	Fidelity Multifactor Yield Index SM 5% ER	225%
	Morgan Stanley Dynamic Global Index	225%
Enhanced Participation Rate		8 year
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	195%
	strategy charge ¹	0.95%
	Morgan Stanley Dynamic Global Index	195%
	strategy charge ¹	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	285%
	strategy charge ¹	0.95%
	Morgan Stanley Dynamic Global Index	285%
	strategy charge ¹	0.95%
Index Margin (No Cap)		8 year
Annual Point-to-Point with Index Margin	S&P 500* Low Volatility Daily Risk Control 5%	0.70%
Index Cap Rate		8 year
Monthly Point-to-Point with Index Cap Rate	S&P 500*	2.85%
Annual Point-to-Point with Index Cap Rate	S&P 500*	9.25%

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/ICC16-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.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

Annuity

Interest rates effective July 6, 2023

Issued by North American Company for Life and Health Insurance®



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

Premium bonus

10 year high band	10 year low band	14 year high band	14 year low band	State specific 10 year* high band	State specific 10 year* low band
8.00%	5.00%	10.00%	7.00%	8.00%	5.00%

Fixed account rate

10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
3.00%	3.00%	3.10%	3.10%	3.00%	3.00%

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	State specific 10 year* high band	State specific 10 year* low band
11.24%	8.15%	13.41%	10.31%	11.24%	8.15%

Participation rate (No Cap)

		10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
Annual Point-to-Point with Participation Rate	S&P 500®	25%	25%	25%	25%	25%	25%

Index Margin (No Cap)

		10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
Daily Average with Index Margin	S&P 500®	6.50%	6.50%	5.00%	5.00%	7.00%	7.00%
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	2.90%	2.90%	2.00%	2.00%	3.00%	3.00%
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%	4.25%	4.25%	3.50%	3.50%	4.50%	4.50%

Index Cap Rate

		10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	2.25%	2.25%	2.30%	2.30%	2.10%	2.10%
	NASDAQ-100®	2.50%	2.50%	2.50%	2.50%	2.30%	2.30%
Annual Point-to-Point with Index Cap Rate	S&P 500®	5.50%	5.50%	6.00%	6.00%	5.25%	5.25%

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.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

Annuity

Interest rates effective July 6, 2023

Issued by North American Company for Life and Health Insurance®



NAC BenefitSolutions® fixed index annuity

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

Fixed account rate

2.30%

Participation Rate (No Cap)

		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	25%
	S&P Multi-Asset Risk Control 5% Excess Return	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%
	S&P Multi-Asset Risk Control 5% Excess Return	135%
	Fidelity Multifactor Yield Index 5% ER	145%
	Morgan Stanley Dynamic Global Index	145%

Index Margin (No Cap)

		10 year
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	3.30%

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%

The NAC BenefitSolutions® is issued on base contract form NA1006A/ICCI4-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.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

NAC Control. XSM fixed index annuity

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

Fixed account rate

3.75%

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	30%
	Barclays Transitions 6 VC Index™	125%
	Barclays Transitions 12 VC Index™	65%
Two-Year Point-to-Point with Participation Rate	S&P 500®	40%
	Barclays Transitions 6 VC Index™	200%
Index Cap Rate		10 year
Annual Point-to-Point with Index Cap Rate	S&P 500®	9.00%
Two-year Point-to-Point with Index Cap Rate	S&P 500®	16.00%
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	120%
	Annual Index Margin ¹	2.00%



1. 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.

NAC Control. XSM fixed index annuity is issued on base contract form NA1015A/ICC21-NA1015A or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states. 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.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

Income Pay ProSM fixed index annuity

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

Fixed account rate

2.50%

Participation Rate (No Cap)

		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	25%
	S&P Multi-Asset Risk Control 5% Excess Return	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%
	S&P Multi-Asset Risk Control 5% Excess Return	145%
	Fidelity Multifactor Yield Index 5% ER	155%
	Morgan Stanley Dynamic Global Index	155%

Index Margin (No Cap)

		10 year
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	4.00%

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%

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.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

Annuity interest rates effective July 6, 2023

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
-------------------------------------	---	--

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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

Annuity interest rates effective July 6, 2023

Issued by North American Company for Life and Health Insurance®

The “S&P 500®”, “S&P Multi-Asset Risk Control 5% Excess Return Index”, “S&P Maestro 5 Index Excess Return”, “S&P 500® Low Volatility Daily Risk Control 5% Index”, and “S&P 500® Low Volatility Daily Risk Control 8% Index”, (“the Indices”) are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by North American Company for Life and Health Insurance® (“the Company”). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). It is not possible to invest directly in an index. The Company’s Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Company’s Products or any member of the public regarding the advisability of investing in securities generally or in the Company’s Products particularly or the ability of the Indices to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices’ only relationship to the Company with respect to the Indices is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Indices are determined, composed and calculated by S&P Dow Jones Indices without regard to the Company or the Company’s Products. S&P Dow Jones Indices has no obligation to take the needs of the Company or the owners of the Company’s Products into consideration in determining, composing or calculating the Indices. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Company’s Products. There is no assurance that investment products based on the Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, “promoter” (as defined in the Investment Company Act of 1940, as amended), “expert” as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDICES OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE COMPANY, OWNERS OF THE COMPANY’S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDICES OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE COMPANY’S PRODUCTS REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

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.

Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

Fidelity Product Services LLC disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. Fidelity Product Services LLC shall have no responsibility or liability whatsoever with respect to the Product.

Morgan Stanley Dynamic Global Index (the “Index”) is the property of Morgan Stanley & Co. LLC.

Any product that is linked to the performance of the index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, “Morgan Stanley”). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The index is the exclusive property of Morgan Stanley. Morgan Stanley and the index are service marks of Morgan Stanley and have been licensed for use for certain purposes. Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the index or any data included therein.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any Morgan Stanley trade name, trademark or service mark to sponsor, endorse, market or promote this product, without first contacting Morgan Stanley to determine whether Morgan Stanley’s permission is required. Under no circumstances may any person or entity claim any affiliation with Morgan Stanley without the prior written permission of Morgan Stanley.

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.

Neither Barclays Bank PLC (“BB PLC”) nor any of its affiliates (collectively, “Barclays”) is the issuer or producer of fixed index annuities and Barclays has no responsibilities, obligations or duties to policyholders in fixed index annuities. The Barclays Transitions 12 VC IndexTM and the Barclays Transitions 6 VC IndexTM (the “Indexes”), together with any Barclays indices that are components of the Index is licensed for use by North American Company for Life and Health Insurance (“NACOLAH”) as the issuer or producer of fixed index annuities (the “Issuer”).

Barclays’ only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the “Index Sponsor”) without regard to the Issuer or the fixed index annuities or policyholders in the fixed index annuities. Additionally, the Issuer may for itself execute transaction(s) with Barclays in or relating to the Index in connection with fixed index annuities. Policyholders acquire fixed index annuities from the Issuer and policyholders neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making a purchase in fixed index annuities. Fixed index annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the fixed index annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, policyholders or to other third parties in respect of the use or accuracy of the Index or any data included therein.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.’s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

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.

4.75%¹
guaranteed
five-year¹
interest rate for initial premium
of \$100,000 or more

4.50%¹
guaranteed
five-year¹
interest rate for initial premium
less than \$100,000

	High band	Low band
NAC Guarantee Plus 3	4.65%	4.20%
NAC Guarantee Plus 5	4.75%	4.50%
NAC Guarantee Plus 7	4.85%	4.55%

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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

Insurance products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials for further details, specific features/options, and limitations by product and state. The NAC Guarantee PlusSM is issued on base contract form ICC21-NA1016A/NA1016A or appropriate state variation including all applicable endorsements and riders. 1. Rates are current as of publication date and are subject to change at any time. Rate may vary by premium band and guarantee period selected. The declared fixed rate is an annual effective rate. Interest is credited daily. 2. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structures and periods may vary by state. Surrender charges and market value adjustment may reset with renewal. 3. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income and withdrawal phase. Please note neither North American nor any agents acting on its behalf should be viewed as providing legal, tax or investment advice. Consult with and rely on your qualified advisor. 4. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties. 5. Included for all issue ages. May not be available in all states. Please contact your financial professional for state availability.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	