

## Summary of changes

- 1% premium bonus increase special<sup>1</sup> on North American Charter<sup>®</sup> Plus fixed index annuity (FIA)
- Rates improve on most FIAs (excluding NAC BenefitSolutions<sup>®</sup>)

### North American Charter Plus 1% premium bonus increase special (limited time)

**9%**

(was 8%)

North American Charter Plus 14  
premium bonus

**7%**

(was 6%)

North American Charter Plus 10  
premium bonus

Rates are subject to change at any time.

1. The premium bonus increase 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. No exceptions will be made. May be subject to a premium bonus recapture. 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.

### North American products:

#### Accumulation products

- [NAC VersaChoice<sup>SM</sup>](#) ..... 2
- [Performance Choice<sup>®</sup> 8](#) ..... 3
- [North American Charter<sup>®</sup> Plus](#) ..... 4

#### Multi-Benefit

- [NAC BenefitSolutions<sup>®</sup>](#) ..... 5

#### Participating Income

- [NAC IncomeChoice<sup>®</sup>](#) ..... 6

#### Multi-year guarantee annuity

- [North American Guarantee Choice<sup>SM</sup>](#) ... 7

#### Quick links:

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

## Questions?

Call Sales Support **866-322-7066** or visit [NorthAmericanCompany.com](https://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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### NAC VersaChoice<sup>SM</sup> 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
<b>1.70%</b>	<b>1.35%</b>

Participation rate (No Cap)		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500*	<b>20%</b>	<b>15%</b>
	S&P MARC 5% ER	<b>65%</b>	<b>50%</b>
	<b>NEW</b> Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>70%</b>	<b>55%</b>
Two-year Point-to-Point with Participation Rate	S&P 500*	<b>30%</b>	<b>25%</b>
	S&P MARC 5% ER	<b>90%</b>	<b>70%</b>
	<b>NEW</b> Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>100%</b>	<b>80%</b>
Enhanced Participation Rate		10 year high band	10 year low band
<b>NEW</b> Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>130%</b>	<b>120%</b>
	strategy charge <sup>1</sup>	<b>1.50%</b>	<b>1.50%</b>
<b>NEW</b> Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>190%</b>	<b>170%</b>
	strategy charge <sup>1</sup>	<b>1.50%</b>	<b>1.50%</b>
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%	<b>2.00%</b>	<b>3.25%</b>
Index Cap Rate		10 year high band	10 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500*	<b>1.50%</b>	<b>1.30%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500*	<b>3.50%</b>	<b>3.00%</b>

1. **Strategy charge:** In exchange for a strategy charge, the client unlocks greater upside potential through an enhanced participation rate. The strategy charge is deducted from the accumulation value at the end of each term\* and is guaranteed to stay the same for the life of the contract.

\*Strategy charges are considered a partial surrender and for purposes of the Return of Premium feature will reduce the Net Premium accordingly. The charge will be deducted at the time of a full surrender and at the time of a partial withdrawal that exceeds the penalty-free withdrawal amount.

The strategy fee is known as a Strategy Fee Annual Percentage in your Contract. The annual charge is multiplied by 2 for the Two-year crediting strategy.

The NAC VersaChoice<sup>SM</sup> 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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### Performance Choice® 8 fixed index annuity

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

#### Fixed account rate

8 year

**1.60%**

Participation rate (No Cap)		8 year
Annual Point-to-Point with Participation Rate	S&P 500*	<b>20%</b>
	S&P MARC 5% ER	<b>60%</b>
	<b>NEW</b> Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>65%</b>
Two-year Point-to-Point with Participation Rate	S&P 500*	<b>30%</b>
	S&P MARC 5% ER	<b>85%</b>
	<b>NEW</b> Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>95%</b>
Enhanced Participation Rate		8 year
<b>NEW</b> Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>125%</b>
	strategy charge <sup>1</sup>	<b>1.50%</b>
<b>NEW</b> Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>185%</b>
	strategy charge <sup>1</sup>	<b>1.50%</b>
Index Margin (No Cap)		8 year
Annual Point-to-Point with Index Margin	S&P 500* Low Volatility Daily Risk Control 5%	<b>2.10%</b>
Index Cap Rate		8 year
Monthly Point-to-Point with Index Cap Rate	S&P 500*	<b>1.40%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500*	<b>3.30%</b>

1. **Strategy charge:** In exchange for a strategy charge, the client unlocks greater upside potential through an enhanced participation rate. The strategy charge is deducted from the accumulation value at the end of each term\* and is guaranteed to stay the same for the life of the contract.

\*Strategy charges are considered a partial surrender and for purposes of the Return of Premium feature will reduce the Net Premium accordingly. The charge will be deducted at the time of a full surrender and at the time of a partial withdrawal that exceeds the penalty-free withdrawal amount.

The strategy fee is known as a Strategy Fee Annual Percentage in your Contract. The annual charge is multiplied by 2 for the Two-year crediting strategy.

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.

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### 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, 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*
<b>7.00%</b>	<b>9.00%</b>	<b>7.00%</b>	<b>1.10%</b>	<b>1.20%</b>	<b>1.10%</b>	<b>8.17%</b>	<b>10.30%</b>	<b>8.17%</b>
<b>1% premium bonus increase special (limited time)</b>								

Participation rate (No Cap)		10 year	14 year	State specific 10 year*
Annual Point-to-Point with Participation Rate	S&P 500*	<b>15%</b>	<b>20%</b>	<b>15%</b>
Index Margin (No Cap)		10 year	14 year	State specific 10 year*
Daily Average with Index Margin	S&P 500*	<b>10.00%</b>	<b>9.00%</b>	<b>11.00%</b>
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	<b>4.50%</b>	<b>4.50%</b>	<b>5.00%</b>
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%	<b>5.50%</b>	<b>4.75%</b>	<b>6.00%</b>
Index Cap Rate		10 year	14 year	State specific 10 year*
Monthly Point-to-Point with Index Cap Rate	S&P 500*	<b>1.05%</b>	<b>1.20%</b>	<b>1.00%</b>
	NASDAQ-100*	<b>1.05%</b>	<b>1.10%</b>	<b>1.00%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500*	<b>2.25%</b>	<b>2.75%</b>	<b>2.00%</b>

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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*	<b>35%</b>
	DJIA®	<b>35%</b>

#### Index Margin (No Cap)

10 year

Annual Point-to-Point with Index Margin	S&P 500* Low Volatility Daily Risk Control 5%	<b>4.35%</b>
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#### Index Cap Rate

10 year

Monthly Point-to-Point with Index Cap Rate	S&P 500*	<b>1.40%</b>
	NASDAQ-100®	<b>1.20%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500*	<b>4.00%</b>



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
<b>2.00%</b>	<b>2.00%</b>	<b>1.30%</b>	<b>1.20%</b>

Participation rate (No Cap)		10 year High band	10 year Low band	
Annual Point-to-Point with Participation Rate	S&P 500®	<b>18%</b>	<b>15%</b>	
Annual Point-to-Point with Threshold Participation Rates	S&P 500® Low Volatility Daily Risk Control 5%	Index Return Threshold	<b>5.00%</b>	<b>6.00%</b>
		Base Participation Rate	<b>20%</b>	<b>20%</b>
		Enhanced Participation Rate	<b>100%</b>	<b>100%</b>

Index Margin (No Cap)		10 year High band	10 year Low band
Annual Point-to-Point with Index Margin	S&P MARC 5% ER	<b>2.50%</b>	<b>3.00%</b>
	S&P 500® Low Volatility Daily Risk Control 5%	<b>2.90%</b>	<b>3.30%</b>
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%	<b>4.50%</b>	<b>5.00%</b>

Index Cap Rate		10 year High band	10 year Low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	<b>1.30%</b>	<b>1.20%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500®	<b>3.00%</b>	<b>2.75%</b>

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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### North American Guarantee Choice<sup>SM</sup> Multi-year guarantee annuity (MYGA)

Minimum premium: \$10,000 non-qualified and \$2,000 qualified  
High band rate: \$100,000 or more; Low band rate: Less than \$100,000;  
7- and 10-year rates not available in California, Delaware, and Florida

	High band	Low band
North American Guarantee Choice 3	<b>1.85%</b>	<b>1.40%</b>
North American Guarantee Choice 5	<b>1.90%</b>	<b>1.60%</b>
North American Guarantee Choice 7	<b>2.20%</b>	<b>1.80%</b>
North American Guarantee Choice 10	<b>1.95%</b>	<b>1.55%</b>



The North American Guarantee Choice<sup>SM</sup> is issued on base contract form NA1011A/ICCI7-NA1011A 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 4, 2021

## 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:

<b>Fixed index annuities (FIAs), except those listed below</b>	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"><li>• application <b>received</b> date</li><li>• premium received date</li></ul>
<b>Multi-year guarantee annuity (MYGA)</b>	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"><li>• application <b>signed</b> date</li><li>• premium received date</li></ul>

If the 45<sup>th</sup> or 60<sup>th</sup> 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. These interest rates and interest credit factors are reflected on the annual statement.

### 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 Index<sup>SM</sup> 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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