

Summary of changes

- While we recently increased multi-year guarantee (MYGA) annuity rates (Feb. 8) and most fixed index annuity (FIA) rates (Feb. 15.), we're increasing rates again on NAC VersaChoiceSM FIA and NAC Guarantee PlusSM MYGA on Feb. 22.

NAC VersaChoice 10 fixed index annuity (FIA) rates increased effective Feb. 22

Access diversification options and performance strength potential with NAC VersaChoice 10 FIA

- 9 uncapped strategies (subject to a participation rate or index margin)
- 7 volatility controlled index strategies¹
- Index options from strong financial brands S&P and Fidelity Including exclusive² Fidelity index
- First-to-market optional enhanced liquidity benefit (ELB) rider³

1. Volatility control index performance will not match the performance of any other index or the markets in general since they tend to reduce the rate of negative performance and positive performance.
2. Use of the Fidelity index for the purpose of fixed index annuity contracts is exclusive to Sammons Financial Group and its subsidiaries.
3. For an annual fee equivalent of 0.60% of accumulation value.

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.

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 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
2.30%	1.90%

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	85%	70%
	Fidelity Multifactor Yield Index SM 5% ER	95%	80%
Two-year Point-to-Point with Participation Rate	S&P 500*	40%	35%
	S&P MARC 5% ER	125%	105%
	Fidelity Multifactor Yield Index SM 5% ER	140%	115%

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%	145%
	strategy charge ¹	1.50%	1.50%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	230%	210%
	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*	1.80%	1.60%
Annual Point-to-Point with Index Cap Rate	S&P 500*	4.50%	4.00%

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 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.

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.

Performance Choice® 8 fixed index annuity

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

Fixed account rate

8 year

1.75%

Participation rate (No Cap)		8 year
Annual Point-to-Point with Participation Rate	S&P 500*	22%
	S&P MARC 5% ER	65%
	Fidelity Multifactor Yield Index SM 5% ER	70%
Two-year Point-to-Point with Participation Rate	S&P 500*	32%
	S&P MARC 5% ER	100%
	Fidelity Multifactor Yield Index SM 5% ER	110%
Enhanced Participation Rate		8 year
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	140%
	strategy charge ¹	1.50%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	200%
	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%	2.75%
Index Cap Rate		8 year
Monthly Point-to-Point with Index Cap Rate	S&P 500*	1.50%
Annual Point-to-Point with Index Cap Rate	S&P 500*	3.50%

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.

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.

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.

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 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/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 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.

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 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- and 10-year rates not available in California and Florida

	High band	Low band
NAC Guarantee Plus 3	2.20%	1.75%
NAC Guarantee Plus 5	2.30%	2.05%
NAC Guarantee Plus 7	2.60%	2.25%



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.

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.

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.

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.

The “S&P 500®”, “S&P Multi-Asset Risk Control 5% Excess Return Index”, “S&P 500® Low Volatility Daily Risk Control 5% Index”, “S&P 500® Low Volatility Daily Risk Control 8% Index”, and “DJIA®” are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by North American Life and Health Insurance Company® (“the Company”). Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”) and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by the Company. Products (“Product”) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or 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 Product or any member of the public regarding the advisability of investing in securities generally or in this Product particularly or the ability of these Indices to track general market performance. S&P Dow Jones Indices only relationship to North American Life and Health Insurance Company® with respect to these 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 North American Life and Health Insurance Company® or the Product. S&P Dow Jones Indices has no obligation to take the needs of the Company or the owners of this Product into consideration in determining, composing or calculating these Indices. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of (Product Name) or the timing of the issuance or sale of this Product or in the determination or calculation of the equation by which the Product is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Product. There is no assurance that investment products based on these Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THESE 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 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE, OWNERS OF THE 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. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR AGREEMENTS BETWEEN S&P DOW JONES INDICES AND THE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

The Nasdaq-100®, Nasdaq-100® Index and Nasdaq® are trademarks of the Nasdaq Stock Market Inc. (which with its affiliates are the “Corporations”) and are licensed for use by North American. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The products are not issued, endorsed, sold or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCTS.

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.

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.