

NAC VersaChoiceSM 10 and Performance Choice[®] 8 fixed index annuities

Fixed account	
No change	
Participation rate (No Cap)	
Annual Point-to-Point with Participation Rate	S&P 500 [®]
	NEW Goldman Sachs Equity TimeX Index
	S&P Multi-Asset Risk Control 5% ER
	Fidelity Multifactor Yield Index SM 5% ER
	Morgan Stanley Dynamic Global Index
Two-year Point-to-Point with Participation Rate	S&P 500 [®]
	NEW Goldman Sachs Equity TimeX Index
	S&P MARC 5% ER
	Fidelity Multifactor Yield Index SM 5% ER
	Morgan Stanley Dynamic Global Index
Enhanced Participation Rate (No Cap) with Strategy Charge ¹	
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER
	Morgan Stanley Dynamic Global Index
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER
	Morgan Stanley Dynamic Global Index
REMOVED - Index Margin (No Cap)	
Annual Point-to-Point with Index Margin	S&P 500 [®] Low Volatility Daily Risk Control 5%
Index Cap Rate	
Monthly Point-to-Point with Index Cap Rate	S&P 500 [®]
Annual Point-to-Point with Index Cap Rate	S&P 500 [®]

Income Pay ProSM and NAC BenefitSolutions[®] fixed index annuities

Fixed account	
No change	
Participation	
Annual Point-to-Point with Participation Rate	S&P 500 [®]
	NEW Goldman Sachs Equity TimeX Index
	S&P Multi-Asset Risk Control 5% ER
	Fidelity Multifactor Yield Index 5% ER
	Morgan Stanley Dynamic Global Index
Two-Year Point-to-Point with Participation Rate	S&P 500 [®]
	NEW Goldman Sachs Equity TimeX Index
	S&P Multi-Asset Risk Control 5% ER
	Fidelity Multifactor Yield Index 5% ER
	Morgan Stanley Dynamic Global Index
REMOVED - Index Margin (No Cap)	
Annual Point-to-Point with Index Margin	S&P 500 [®] Low Volatility Daily Risk Control 5%
Index Cap Rate	
Monthly Point-to-Point with Index Cap Rate	S&P 500 [®]
Annual Point-to-Point with Index Cap Rate	S&P 500 [®]

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/ICCI7-NA1012A.MVA, the Performance Choice[®] is issued on base contract form NA1007A/ICCI6-NA1007A.MVA, the Income Pay ProSM is issued on base contract form NA1012A/ICCI7-NA1012A.MVA and 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.

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

Fixed account	
No change	
Participation Rate (No Cap)	
Annual Point-to-Point with Participation Rate	S&P 500*
	NEW Goldman Sachs Equity TimeX Index
	NEW S&P Multi-Asset Risk Control 5% ER
	NEW Fidelity Multifactor Yield Index 5% ER
	NEW Morgan Stanley Dynamic Global Index
Two-Year Point-to-Point with Participation Rate	NEW S&P 500*
	NEW Goldman Sachs Equity TimeX Index
	NEW S&P Multi-Asset Risk Control 5% ER
	NEW Fidelity Multifactor Yield Index 5% ER
	NEW Morgan Stanley Dynamic Global Index
NEW - Enhanced Participation Rate (No Cap) with Strategy Charge¹	
Annual Point-to-Point with enhanced Participation Rate	NEW Fidelity Multifactor Yield Index 5% ER
	NEW Morgan Stanley Dynamic Global Index
Two-year Point-to-Point with enhanced Participation Rate	NEW Fidelity Multifactor Yield Index 5% ER
	NEW Morgan Stanley Dynamic Global Index
REMOVED - Index Margin (No Cap)	
Daily Average with Index Margin	S&P 500*
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%
Two-Year Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 8%
Index Cap Rate	
Monthly Point-to-Point with Index Cap Rate	S&P 500*
	NASDAQ-100*
Annual Point-to-Point with Index Cap Rate	S&P 500*

The North American Charter® Plus 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.

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.

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.

The “S&P 500®”, “S&P Multi-Asset Risk Control 5% Excess Return 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

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.

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.

Goldman Sachs Equity TimeX Index

Intellectual property and market data have been licensed to Goldman Sachs & Co. (“Goldman Sachs”) for use in the determining, composing and calculating the Goldman Sachs Equity TimeX Index (the “Index”), and such Index is licensed to North American Company for Life and Health Insurance® (the “Company”) for use in fixed indexed annuities (“Annuity Products”).

THE COMPANY’S ANNUITY PRODUCTS ARE NOT SPONSORED, ENDORSED, RECOMMENDED, PROMOTED OR SOLD BY GOLDMAN SACHS OR ANY OF ITS AFFILIATES (INCLUDING GOLDMAN SACHS ASSET MANAGEMENT, L.P.) WITH THE EXCEPTION OF ANY ENDORSEMENT, SALES, DISTRIBUTION OR PROMOTION OF THE ANNUITY PRODUCT THAT MAY OCCUR THROUGH ITS AFFILIATES THAT ARE LICENSED INSURANCE AGENCIES (EXCLUDING SUCH AFFILIATES, INDIVIDUALLY AND COLLECTIVELY, “GOLDMAN SACHS”) OR BY ANY THIRD-PARTY PROVIDER OF MARKET DATA. GOLDMAN SACHS AND ITS AFFILIATES, AND ANY THIRD-PARTY DATA PROVIDER DISCLAIM TO THE FULL EXTENT LEGALLY PERMITTED ALL REPRESENTATIONS, THIRD-PARTY-BENEFICIARY OBLIGATIONS, AND WARRANTIES REGARDING THE INDEX OR THE INVESTMENT STRATEGY UNDERLYING THE INDEX OR FIXED INDEXED ANNUITIES BASED ON THE INDEX, INCLUDING CONCERNING WARRANTY, ADVISABILITY, SUITABILITY, AND DATA AND METHODOLOGY ACCURACY AND ERRORS. NEITHER THE INDEX NOR ANY OF THE ASSETS COMPRISING IT ARE GUARANTEED TO YIELD SPECIFIC RESULTS. There are no third-party beneficiaries of any agreements between third-party providers and Goldman Sachs. Visit <https://www.goldmansachsindices.com/products/GSEQTMX> for complete disclosure.