

Summary of changes

- Most fixed index annuity (FIA) rates decrease (margins increase) (excludes NAC IncomeChoice® and Strategic Design AnnuitySM X)
- Most multi-year guarantee annuity (MYGA) rates decrease
- Most single premium immediate annuity (SPIA) rates decrease

We're moving!

Starting Nov. 9 for overnight mail use
8300 Mills Civic Parkway, West Des Moines, IA 50266

We've changed our P.O. Box

Effective immediately, use our new P.O. Box address:
P.O. Box 14432, Des Moines, IA 50306-3432



North American products:

Accumulation products

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

Multi-Benefit

- [NAC BenefitSolutions®](#) 5

Participating Income

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Liquidity

- [Strategic Design AnnuitySM X](#) 7

Multi-year guarantee annuity

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Quick links:

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

Questions?

Call Sales Support **866-322-7066** or visit NorthAmericanCompany.com

IMPORTANT: Not all products, index options, or surrender charge periods are approved in all states. Please review the state availability chart for state variations by product, index and term. Refer to the product disclosure or contract for minimum guaranteed fixed rates and minimum/maximum crediting method rates.

- For training resources, visit our training center online or for required training visit <https://secure.reged.com/TrainingPlatform>
- Illustrations on our popular SPIA or other annuities can be run on our website.

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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
1.50%	1.15%

Participation rate (No Cap)		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500*	20%	15%
	S&P MARC 5% ER	60%	45%
	NEW Fidelity Multifactor Yield Index 5% ER	60%	45%
Two-year Point-to-Point with Participation Rate	S&P 500*	25%	20%
	S&P MARC 5% ER	80%	60%
	NEW Fidelity Multifactor Yield Index 5% ER	80%	60%

Enhanced Participation Rate		10 year high band	10 year low band
NEW	Fidelity Multifactor Yield Index 5% ER strategy charge ¹	115%	100%
Annual Point-to-Point with enhanced Participation Rate		1.50%	1.50%
NEW	Fidelity Multifactor Yield Index 5% ER strategy charge ¹	165%	140%
Two-year Point-to-Point with enhanced Participation Rate		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%	2.50%	3.50%

Index Cap Rate		10 year high band	10 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500 [®]	1.40%	1.10%
Annual Point-to-Point with Index Cap Rate	S&P 500 [®]	3.25%	2.75%

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.

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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

1.40%

Participation rate (No Cap)		8 year
Annual Point-to-Point with Participation Rate	S&P 500*	20%
	S&P MARC 5% ER	55%
	NEW Fidelity Multifactor Yield Index 5% ER	55%
Two-year Point-to-Point with Participation Rate	S&P 500*	20%
	S&P MARC 5% ER	80%
	NEW Fidelity Multifactor Yield Index 5% ER	80%
Enhanced Participation Rate		8 year
NEW Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index 5% ER	100%
	strategy charge ¹	1.50%
NEW Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index 5% ER	150%
	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%	2.10%
Index Cap Rate		8 year
Monthly Point-to-Point with Index Cap Rate	S&P 500*	1.10%
Annual Point-to-Point with Index Cap Rate	S&P 500*	3.00%

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*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 certificate/contract form LC/LS160A, NA1007A/IC16-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*
6.00%	8.00%	6.00%	1.00%	1.10%	0.90%	7.06%	9.18%	6.95%

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 [®]	12.00%	11.00%	14.00%
Annual Point-to-Point with Index Margin	S&P 500 [®] Low Volatility Daily Risk Control 5%	5.75%	5.25%	6.00%
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%	6.00%	5.00%	7.00%
Index Cap Rate		10 year	14 year	State specific 10 year*
Monthly Point-to-Point with Index Cap Rate	S&P 500 [®]	1.00%	1.20%	0.90%
	NASDAQ-100 [®]	1.00%	1.00%	0.80%
Annual Point-to-Point with Index Cap Rate	S&P 500 [®]	2.00%	2.50%	2.00%

The North American Charter[®] Plus 10 is issued on base certificate/contract form NC/NA1007A, ICC15-NA1007A or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance[®], West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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NAC BenefitSolutions[®] fixed index annuity

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

Fixed account rate
1.50%

Participation Rate (No Cap)		10 year
Monthly Average with Participation Rate	S&P 500 [®]	35%
	DIJA [®]	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 certificate/contract form NC/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.

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NAC IncomeChoice® 10 fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified
High band rate: \$250,000 or more; Low band rate: \$20,000 – \$249,999

GLWB bonus		Fixed account rate	
10-year High band	10-year Low band	10-year High band	10-year Low band
2.00%	2.00%	1.00%	1.00%

Participation rate (No Cap)		10 year High band	10 year Low band	
Annual Point-to-Point with Participation Rate	S&P 500®	18%	15%	
Annual Point-to-Point with Threshold Participation Rates	S&P 500® Low Volatility Daily Risk Control 5%	Index Return Threshold	8.50%	9.50%
		Base Participation Rate	15%	15%
		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	3.00%	3.50%
	S&P 500® Low Volatility Daily Risk Control 5%	6.35%	6.80%
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%	7.50%	8.00%

Index Cap Rate		10 year High band	10 year Low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.00%	1.00%
Annual Point-to-Point with Index Cap Rate	S&P 500®	2.70%	2.50%

The NAC IncomeChoice® is issued on base contract form NA1004A/NA1007A/ICCI6-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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Strategic Design AnnuitySM X fixed index annuity

Minimum premium: \$50,000 qualified and non-qualified

Fixed account rate

1.70%

Participation rate (No Cap)		10 year	
Annual Point-to-Point with Participation Rate	S&P 500*	30%	
	S&P MARC 5% ER	70%	
Two-Year Point-to-Point with Participation rate	S&P MARC 5% ER	100%	
Index Cap Rate		10 year	
Monthly Point-to-Point with Index Cap Rate	S&P 500*	1.45%	
Annual Point-to-Point with Index Cap Rate	S&P 500*	3.75%	
Annual Inverse Performance Trigger		10 year	
Annual Point-to-Point with Inverse Edge Trigger	S&P 500 [®]	Negative Index Return Threshold	-10.00%
		Base Declared Performance Rate	2.00%
		Enhanced Declared Performance Rate	5.45%



The Strategic Design AnnuitySM X is issued on base contract form NA1013A/ICC18-1013A.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 Guarantee ChoiceSM 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	1.85%	1.40%
North American Guarantee Choice 5	1.75%	1.45%
North American Guarantee Choice 7	2.20%	1.80%
North American Guarantee Choice 10	1.95%	1.55%



The North American Guarantee ChoiceSM 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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New business guidelines

Fixed index annuity products

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 and to receive the more favorable rates, the following must occur:

- (1) rates will be based on the **application received date** (including Annuity e-App); and
- (2) the home office must have received the premium **within 45 days** of when the application is received. If the 45th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

Subsequent contract years

Rate hold only applies for the first contract year (or crediting period). 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.

Multi-year guarantee annuity (MYGA) products

Interest rates (“rates”) can change after we receive applications and before we receive the premiums. In order to qualify for a rate hold and to receive the more favorable rates, the following must occur:

- (1) rates will be based on the **application signed date** (including Annuity e-App); and
- (2) the home office must have received the premium **within 60 days** of when the application is signed. If the 60th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

Subsequent contract years

Rate hold only applies for the first guarantee period. 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 (ABR) 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 (ABR) 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”, “S&P MidCap 400”, and “DJIA”, Indices (“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”). Standard & Poor’s and S&P are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

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SPIA rate change effective Oct. 20

Effective Oct. 20, North American Income[®], single premium immediate annuity (SPIA), rates decrease.

Sample monthly payout factors based on \$100,000 premium are shown below.

<p>10-year period certain: \$864.00</p>	<p>Single life & 10 period certain, 65 year-old male: \$450.26</p>
<p>20-year period certain: \$492.00</p>	<p>Single life & 10 period certain, 65 year-old female: \$427.90</p>

Rates are subject to change at any time. Assumes monthly payment at the end of the month and does not include any applicable state premium tax.

Review the [quick reference guide](#) including new business guidelines today.

Questions? Call Sales Support at **866-322-7066**.
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