

**NAC VersaChoice® 10**

High band: \$75,000 or more; Low band: \$20,000 – \$74,999

**Reg Ed training code:  
17SFGNAC\_21**

Fixed account	
10-year high band	10-year low band
<b>1.60%</b>	<b>1.40%</b>

Participation rate (no cap)	Annual Point-to-Point Participation Rate (no cap)		
		10-year high band	10-year low band
	S&P 500°	<b>30%</b>	<b>25%</b>
	S&P MARC 5% ER	<b>80%</b>	<b>60%</b>
	Two-year Point-to-Point Participation Rate (no cap)		
	10-year high band	10-year low band	
S&P 500°	<b>40%</b>	<b>28%</b>	
S&P MARC 5% ER	<b>120%</b>	<b>80%</b>	

Index Margin (no cap)	Annual Point-to-Point Index Margin (no cap)		
		10-year high band	10-year low band
S&P 500° Low Volatility Daily Risk Control 5%	<b>4.20%</b>	<b>5.00%</b>	

Index Cap Rate	Monthly Point-to-Point Index Cap Rate		
		10-year high band	10-year low band
	S&P 500°	<b>1.40%</b>	<b>1.20%</b>
Annual Point-to-Point Index Cap Rate			
	10-year high band	10-year low band	
S&P 500°	<b>4.25%</b>	<b>3.25%</b>	

**Additional resources**

- Visit the client-friendly [VersaChoice website](#)
- Visit [NorthAmericanCompany.com](#) to learn more

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

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# Annuity interest rates effective Feb. 4, 2020

## 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) applications must be received at the home office before the date the new rates are effective; 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.

For Annuity e-App, applications must be submitted before 12:00 a.m. (Central Time) on the new rate effective date.

### 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) applications must be signed before the date of the new rates are effective and received in the home office within 10 calendar days; 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.

For Annuity e-App, applications must be submitted before 12:00 a.m. (Central Time) on the new rate effective date.

### 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 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", "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.

The Gold Price Index Option credits interest based on the change in the price of gold per troy ounce in US Dollars as established by the London Bullion Market Association (LBMA) Afternoon (PM) Gold Price and administered by the ICE Benchmark Administration (IBA). The LBMA Afternoon (PM) Gold Price is available at the website <http://www.lbma.org.uk/pricing-and-statistics>. We reserve the right to add, remove or revise availability of the Gold Price Index Option, or to substitute a different widely published benchmark for the price of gold for the use in the Gold Price Index Option. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.

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## NAC VersaChoice<sup>SM</sup> 10

fixed index annuity

Crediting method	Declared rates		Hypothetical projected illustrated rates					
	Low band: \$20,000 - \$74,999	High band \$75,000 or more	Low band \$20,000 - \$74,999			High band \$75,000 or more		
			Last 10 Years	High	Low	Last 10 Years	High	Low
<b>Fixed account</b>	1.40%	1.60%	<b>1.40%</b>	<b>1.40%</b>	<b>1.40%</b>	<b>1.60%</b>	<b>1.60%</b>	<b>1.60%</b>
<b>Annual Point-To-Point with Index Cap Rate</b>								
S&P 500*	3.25%	4.25%	<b>2.26%</b>	<b>2.26%</b>	<b>1.91%</b>	<b>2.96%</b>	<b>2.96%</b>	<b>2.33%</b>
<b>Monthly Point-To-Point with Index Cap Rate</b>								
S&P 500*	1.20%	1.40%	<b>2.29%</b>	<b>2.29%</b>	<b>1.38%</b>	<b>3.01%</b>	<b>3.01%</b>	<b>1.70%</b>
<b>Annual Point-To-Point with Index Margin</b>								
S&P 500* Low Volatility Daily Risk Control 5% Index	5.00%	4.20%	<b>2.45%</b>	<b>2.45%</b>	<b>1.22%</b>	<b>2.95%</b>	<b>2.95%</b>	<b>1.64%</b>
<b>Annual Point-To-Point with Participation Rate</b>								
S&P 500*	25%	30%	<b>3.09%</b>	<b>3.09%</b>	<b>1.95%</b>	<b>3.70%</b>	<b>3.70%</b>	<b>2.33%</b>
S&P Multi-Asset Risk Control 5% Excess Return	60%	80%	<b>3.88%</b>	<b>4.31%</b>	<b>3.49%</b>	<b>5.16%</b>	<b>5.74%</b>	<b>4.63%</b>
<b>Two-Year Point-To-Point with Participation Rate</b>								
S&P 500*	28%	40%	<b>3.33%</b>	<b>3.33%</b>	<b>0.82%</b>	<b>4.70%</b>	<b>4.70%</b>	<b>1.17%</b>
S&P Multi-Asset Risk Control 5% Excess Return	80%	120%	<b>4.38%</b>	<b>5.78%</b>	<b>3.86%</b>	<b>6.45%</b>	<b>8.52%</b>	<b>5.68%</b>

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

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Declared rates are based on current rates and are subject to change without notice.

Projected illustrated rates: Projected illustrated rates are based on the annual effective rates for the most recent, most favorable, and least favorable ten year period out of the last twenty years of historical index performance as taken from our current illustration for this product. The projected illustrated rates in this hypothetical example assume the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as index caps, index margins, participation rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual rates will be higher or lower than those provided in this example but will not be less than the minimum guarantees.

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