

## NAC VersaChoice<sup>SM</sup> 10 and Performance Choice<sup>®</sup> 8 fixed index annuities

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

## Income Pay Pro<sup>SM</sup> and NAC BenefitSolutions<sup>®</sup> fixed index annuities

Fixed account	
No change	
Participation	
Annual Point-to-Point with Participation Rate	S&P 500 <sup>®</sup>
	<b>NEW Goldman Sachs Equity TimeX Index</b>
	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 <sup>®</sup>
	<b>NEW Goldman Sachs Equity TimeX Index</b>
	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 <sup>®</sup> Low Volatility Daily Risk Control 5%
Index Cap Rate	
Monthly Point-to-Point with Index Cap Rate	S&P 500 <sup>®</sup>
Annual Point-to-Point with Index Cap Rate	S&P 500 <sup>®</sup>

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 VersaChoice<sup>SM</sup> is issued on base contract form NA1012A/ICCI7-NA1012A.MVA, the Performance Choice<sup>®</sup> is issued on base contract form NA1007A/ICCI6-NA1007A.MVA, the Income Pay Pro<sup>SM</sup> is issued on base contract form NA1012A/ICCI7-NA1012A.MVA and the NAC BenefitSolutions<sup>®</sup> 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.

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## North American Charter® Plus fixed index annuity

<b>Fixed account</b>	
No change	
<b>Participation Rate (No Cap)</b>	
Annual Point-to-Point with Participation Rate	S&P 500*
	<b>NEW Goldman Sachs Equity TimeX Index</b>
	<b>NEW S&amp;P Multi-Asset Risk Control 5% ER</b>
	<b>NEW Fidelity Multifactor Yield Index 5% ER</b>
	<b>NEW Morgan Stanley Dynamic Global Index</b>
Two-Year Point-to-Point with Participation Rate	<b>NEW S&amp;P 500*</b>
	<b>NEW Goldman Sachs Equity TimeX Index</b>
	<b>NEW S&amp;P Multi-Asset Risk Control 5% ER</b>
	<b>NEW Fidelity Multifactor Yield Index 5% ER</b>
	<b>NEW Morgan Stanley Dynamic Global Index</b>
<b>NEW - Enhanced Participation Rate (No Cap) with Strategy Charge<sup>1</sup></b>	
Annual Point-to-Point with enhanced Participation Rate	<b>NEW Fidelity Multifactor Yield Index 5% ER</b>
	<b>NEW Morgan Stanley Dynamic Global Index</b>
Two-year Point-to-Point with enhanced Participation Rate	<b>NEW Fidelity Multifactor Yield Index 5% ER</b>
	<b>NEW Morgan Stanley Dynamic Global Index</b>
<b>REMOVED - Index Margin (No Cap)</b>	
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%
<b>Index Cap Rate</b>	
Monthly Point-to-Point with Index Cap Rate	S&P 500*
	NASDAQ-100*
Annual Point-to-Point with Index Cap Rate	S&P 500*

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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.

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Goldman Sachs Equity TimeX Index

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