

Strong MYGA rates

MYGA 3- and 7-year rates decrease¹

The rates on North American Guarantee ChoiceSM 3 and 7 multi-year guarantee annuity (MYGA) are decreasing effective Aug. 18. **IMPORTANT:** All MYGA applications must be submitted through Annuity e-App.

	North American Guarantee Choice 3	North American Guarantee Choice 5	North American Guarantee Choice 7	North American Guarantee Choice 10
High band rate for \$100,000 or more	2.10% (Was 2.40%)	2.40%	2.85% (Was 3.25%)	2.60%
Low band rate for less than \$100,000	1.65% (Was 1.95%)	2.10%	2.45% (Was 2.85%)	2.20%

No other MYGA rates change. The 7- and 10-year rates not available in California, Delaware, and Florida.

New business guidelines

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.

1. A surrender during the surrender charge period could result in a loss of premium. The surrender charge and interest adjustment (also known as market value adjustment) may reset with renewal. Surrender charge structures and guarantee periods may vary by state.

The North American Guarantee ChoiceSM is issued on base contract form NA1011A/ICC17-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.

Questions?

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

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May Lose Value	Not Insured By Any Federal Government Agency	