

Limited time special: Up to **15% premium bonus** with North American Secure HorizonSM Accelerator fixed index annuity (FIA)

Issued by North American Company for Life and Health Insurance[®]

This solution features:



Up to 15% premium bonus for no additional charge

For a limited time, receive up to a 15% premium bonus credited at contract issue (up to 13% base premium bonus plus 2% premium bonus special)¹



Next-generation accumulation opportunities

The first-of-its kind Performance Strategy Ladder crediting method offers participation rates up to 390%²



Protection

Premium and any earnings are 100% protected from market downturns³

For more information, contact your financial professional.



¹ Assumes 2% premium bonus special on North American Secure HorizonSM Accelerator. The premium bonus increase may be modified or discontinued at any time without notice. All decisions are at the sole discretion of North American and are final. No exceptions will be made. Premium bonus 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. The premium bonus is not recaptured in the event of death of the annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, or under the nursing home confinement waiver or on any rider charge.

² Rates are effective as of publication date and are subject to change.

³ Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from your accumulation value for Strategy Charges could exceed interest credited to the accumulation value, which would result in an overall reduction of premium.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

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The North American Secure HorizonSM Accelerator annuity is issued on NA1015A/ICC21-NA1015A (Contract), AE651A/ICC21-AE651A, AE652A/ICC21-AE652A, AE653A/ICC21-AE653A, AE654A/ICC21-AE654A, AE655A/ICC21-AE655A, AE682A/ICC23-AE682A, AE642A/ICC20-AE642A, AE638A/ICC21-AE638A, AE639A/ICC21-AE639A (riders and endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states.

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NOT FOR USE IN OREGON

Annuity

Rates effective as of: 12/10/24

Must be accompanied by the North American Secure HorizonSM Accelerator product brochure and illustration.

Premium bonus: 13%

AL, AR, AZ, CO, DC, FL, GA, IA, IL, KS, KY, ME, MI, MS, NC, ND, NE, NM, RI, SD, TN, VT, WV, WI

Premium bonus: 12%

AK, CA, CT, DE, HI, ID, IN, LA, MA, MD, MN, MO, MT, NH, NJ, NV, OH, OK, PA, SC, TX, UT, VA, WA, WY



North American Secure HorizonSM Accelerator fixed index annuity

Issued by North American Company for Life and Health Insurance[®]

With North American Secure HorizonSM Accelerator, you may allocate your premium among the available options below, which each offer an opportunity to earn interest based on one or more indices or crediting methods. Participation rates shown below are guaranteed for the initial term and subject to change at the beginning of each new term unless otherwise noted. Charges shown below are guaranteed for the life of the contract and will not increase.

NOT FOR USE IN OREGON	Strategy term	Initial participation rate ¹	Annual strategy charge ²	Most recent ³	Highest ³	Lowest ³
Annual Point-To-Point						
Loomis Sayles Managed Futures Index with Strategy Charge	1 year	170%	0.95%	8.15%	11.71%	8.15%
Loomis Sayles Managed Futures Index	1 year	130%	-	7.08%	9.81%	7.08%
Research Affiliates [®] Global Multi-Asset Index with Strategy Charge	1 year	150%	0.95%	6.53%	11.10%	6.37%
Research Affiliates [®] Global Multi-Asset Index	1 year	115%	-	5.82%	9.35%	5.69%
S&P 500 [®] Low Volatility Daily Risk Control 5% Index ER with Strategy Charge	1 year	140%	0.95%	4.45%	6.59%	4.44%
S&P 500 [®] Low Volatility Daily Risk Control 5% Index ER	1 year	100%	-	3.93%	5.47%	3.91%
S&P PRISM Index with Strategy Charge	1 year	130%	0.95%	5.53%	7.88%	5.98%
S&P PRISM Index	1 year	100%	-	5.06%	6.87%	5.40%
	Strategy term	Initial participation rate ¹	Annual strategy charge ²	Most recent ³	Highest ³	Lowest ³
Two Year Point-To-Point						
Loomis Sayles Managed Futures Index with Strategy Charge	2 year	250%	0.95%	10.44%	16.13%	10.44%
Loomis Sayles Managed Futures Index	2 year	190%	-	8.85%	13.30%	8.85%
Research Affiliates [®] Global Multi-Asset Index with Strategy Charge	2 year	220%	0.95%	8.17%	16.18%	7.78%
Research Affiliates [®] Global Multi-Asset Index	2 year	160%	-	6.78%	12.73%	6.50%
S&P 500 [®] Low Volatility Daily Risk Control 5% Index ER with Strategy Charge	2 year	205%	0.95%	6.25%	9.30%	6.62%
S&P 500 [®] Low Volatility Daily Risk Control 5% Index ER	2 year	150%	-	5.36%	7.63%	5.66%
S&P PRISM Index with Strategy Charge	2 year	190%	0.95%	8.10%	11.43%	7.90%
S&P PRISM Index	2 year	140%	-	6.79%	9.29%	6.65%

The Most Recent, Highest and Lowest rates use backcasting to show how the Strategy Options would have performed over 10-year periods out of the available live and back-tested historical index performance. These hypothetical examples are for informational purposes only and are not intended to predict future performance. The product returns assume that the initial participation rates were held constant for the entire period. Past performance is not indicative of nor does it guarantee future performance. It is likely that your results would be different based on future index performance and the declared participation rates, which may be higher or lower than at contract issue.

¹ Participation rates are the percentage of index performance you will receive if the index value increases during the term. If the underlying performance of an index is zero or negative, the interest credited to your contract will be zero.
² The strategy charge is known as a strategy charge annual percentage in the contract. The strategy charge amount is determined by the strategy charge for the applicable index account value multiplied by the index account value and is deducted on each contract anniversary from your index account value. This may result in an overall reduction of the accumulation value if the interest credit is less than the strategy charge.
³ Most Recent based on time period from 12/31/2013-12/31/2023 for all indices. Highest index growth period of 12/31/2010-12/31/2020 for Loomis Sayles Managed Futures Index, 12/31/2004 to 12/31/2014 for Research Affiliates[®] Global Multi-Asset Index, 12/31/2011-12/31/2021 for S&P 500[®] Low Volatility Daily Risk Control 5% Index ER and 12/31/2011-12/31/2021 for S&P PRISM Index. Lowest index growth period of 12/31/2013-12/31/2023 for Loomis Sayles Managed Futures Index, 12/31/2012 to 12/31/2022 for Research Affiliates[®] Global Multi-Asset Index 12/31/2006-12/31/2016 for S&P 500[®] Low Volatility Daily Risk Control 5% Index ER and 12/31/2003-12/31/2013 for S&P PRISM Index.

Annuity

Rates effective as of: 12/10/24

Must be accompanied by the North American Secure HorizonSM Accelerator product brochure and illustration.



Premium bonus: 13%

AL, AR, AZ, CO, DC, FL, GA, IA, IL, KS, KY, ME, MI, MS, NC, ND, NE, NM, RI, SD, TN, VT, WV, WI

Premium bonus: 12%

AK, CA, CT, DE, HI, ID, IN, LA, MA, MD, MN, MO, MT, NH, NJ, NV, OH, OK, PA, SC, TX, UT, VA, WA, WY

Participation rates shown below are guaranteed for the initial term and subject to change at the beginning of each new term unless otherwise noted.

	Strategy term	Initial participation rate ¹	Annual strategy charge ²	Most recent ³	Highest ³	Lowest ³
Performance Strategy Ladder						
Loomis Sayles Managed Futures Index with Strategy Charge	1 year	170%	0.95%	12.16%	19.32%	12.16%
	2 year	250%				
	3 year	290%				
	4 year	330%				
	5 year	390%				
Loomis Sayles Managed Futures Index	1 year	130%	-	10.61%	16.49%	10.61%
	2 year	190%				
	3 year	215%				
	4 year	255%				
	5 year	310%				
Research Affiliates[®] Global Multi-Asset Index with Strategy Charge	1 year	150%	0.95%	9.98%	19.11%	10.33%
	2 year	220%				
	3 year	250%				
	4 year	280%				
	5 year	340%				
Research Affiliates[®] Global Multi-Asset Index	1 year	115%	-	8.40%	15.70%	8.71%
	2 year	160%				
	3 year	175%				
	4 year	215%				
	5 year	255%				
S&P PRISM Index with Strategy Charge	1 year	130%	0.95%	11.02%	14.54%	10.30%
	2 year	190%				
	3 year	220%				
	4 year	260%				
	5 year	300%				
S&P PRISM Index	1 year	100%	-	9.04%	11.74%	8.49%
	2 year	140%				
	3 year	155%				
	4 year	185%				
	5 year	220%				
Fixed Rate						
Fixed account		3.00%				

Declared rates are based on current rates and will never be below the contractual minimum rate.

The Most Recent, Highest and Lowest rates use backcasting to show how the Strategy Options would have performed over 10-year periods out of the available live and back-tested historical index performance. These hypothetical examples are for informational purposes only and are not intended to predict future performance. The product returns assume that the initial participation rates were held constant for the entire period. Past performance is not indicative of nor does it guarantee future performance. It is likely that your results would be different based on future index performance and the declared participation rates, which may be higher or lower than at contract issue.

¹ Participation rates are the percentage of index performance you will receive if the index value increases during the term. If the underlying performance of an index is zero or negative, the interest credited to your contract will be zero.

² The strategy charge is known as a strategy charge annual percentage in the contract. The strategy charge amount is determined by the strategy charge for the applicable index account value multiplied by the index account value and is deducted on each contract anniversary from your index account value. This may result in an overall reduction of the accumulation value if the interest credit is less than the strategy charge.

³ Most Recent based on time period from 12/31/2013-12/31/2023 for all indices. Highest index growth period of 12/31/2010-12/31/2020 for Loomis Sayles Managed Futures Index, 12/31/2004 to 12/31/2014 for Research Affiliates[®] Global Multi-Asset Index, 12/31/2011-12/31/2021 for S&P 500[®] Low Volatility Daily Risk Control 5% Index ER and 12/31/2011-12/31/2021 for S&P PRISM Index. Lowest index growth period of 12/31/2013-12/31/2023 for Loomis Sayles Managed Futures Index, 12/31/2012 to 12/31/2022 for Research Affiliates[®] Global Multi-Asset Index 12/31/2006-12/31/2016 for S&P 500[®] Low Volatility Daily Risk Control 5% Index ER and 12/31/2003-12/31/2013 for S&P PRISM Index.

New business guidelines

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, we must receive premium within 45 days of application received date. Rates will be based on more favorable rates between the application received date and premium received date. If the 45th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday. Rate hold only applies for the first contract year. 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.

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Premium bonus 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.

The following indices are managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P 500[®] Low Volatility Daily Risk Control 5% Index ER has been in existence since 8/31/2011. The Research Affiliates[®] Global Multi-Asset Index has been in existence since 11/24/23. The Loomis Sayles Managed Futures has been in existence since 8/30/2021. The S&P PRISM Index has been in existence since 2/12/2018.

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