

Summary of changes

- Rates increase on NAC VersaChoiceSM and North American Charter[®] Plus fixed index annuities
- Increased premium bonus AND new low-band premium band on North American Charter Plus
- No other rates change

Great changes on North American Charter Plus

New higher premium bonus	
Up to 10% (was 9%)	Up to 8% (was 7%)
14-year, high-band rate (\$75,000+)	10-year, high-band rate (\$75,000+)
Low-band premium is back; \$20,000 to \$74,999	

North American products:

Accumulation products

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

Multi-Benefit

- [NAC BenefitSolutions[®]](#) 5

Participating Income

- [NAC IncomeChoice[®]](#) 6

Multi-year guarantee annuity

- [NAC Guarantee PlusSM](#) 7

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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Annuity

Interest rates effective May 17, 2022

Issued by North American Company for Life and Health Insurance®



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
3.20%	2.80%

Participation rate (No Cap)		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500*	35%	30%
	S&P MARC 5% ER	120%	100%
	Fidelity Multifactor Yield Index SM 5% ER	115%	95%
	NEW Morgan Stanley Dynamic Global Index	115%	95%
Two-year Point-to-Point with Participation Rate	S&P 500*	45%	35%
	S&P MARC 5% ER	175%	150%
	Fidelity Multifactor Yield Index SM 5% ER	160%	135%
	NEW Morgan Stanley Dynamic Global Index	160%	135%
Enhanced Participation Rate		10 year high band	10 year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	175%	160%
	strategy charge ¹	1.50%	1.50%
	NEW Morgan Stanley Dynamic Global Index	175%	160%
	strategy charge ¹	1.50%	1.50%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	250%	230%
	strategy charge ¹	1.50%	1.50%
	NEW Morgan Stanley Dynamic Global Index	250%	230%
	strategy charge ¹	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%	1.00%	2.00%
Index Cap Rate		10 year high band	10 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500*	2.40%	2.20%
Annual Point-to-Point with Index Cap Rate	S&P 500*	6.00%	5.25%

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 VersaChoiceSM is issued on base contract form NA1012A/ICC17-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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Annuity

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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

2.50%

Participation rate (No Cap)		8 year
Annual Point-to-Point with Participation Rate	S&P 500*	28%
	S&P MARC 5% ER	95%
	Fidelity Multifactor Yield Index SM 5% ER	105%
	NEW Morgan Stanley Dynamic Global Index	105%
Two-year Point-to-Point with Participation Rate	S&P 500*	40%
	S&P MARC 5% ER	135%
	Fidelity Multifactor Yield Index SM 5% ER	155%
	NEW Morgan Stanley Dynamic Global Index	155%
Enhanced Participation Rate		8 year
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	170%
	strategy charge ¹	1.50%
	NEW Morgan Stanley Dynamic Global Index	170%
	strategy charge ¹	1.50%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	245%
	strategy charge ¹	1.50%
	NEW Morgan Stanley Dynamic Global Index	245%
	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%	1.75%
Index Cap Rate		8 year
Monthly Point-to-Point with Index Cap Rate	S&P 500*	1.90%
Annual Point-to-Point with Index Cap Rate	S&P 500*	4.25%

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Annuity

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North American Charter® Plus 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

*State specific 10-year rates apply to the following states:
AK, CA, CT, DE, HI, ID, IN, MO, MN, NJ, NV, OH, OK, OR, PA,
SC, TX, UT, VA, WA

Premium bonus

10 year high band	10 year low band	14 year high band	14 year low band	State specific 10 year* high band	State specific 10 year* low band
8.00%	5.00%	10.00%	7.00%	8.00%	5.00%

Fixed account rate

10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
1.70%	1.70%	1.70%	1.70%	1.60%	1.60%

Fixed account first-year yield (fixed rate + premium bonus)

10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
9.83%	6.78%	11.87%	8.81%	9.72%	6.68%

Participation rate (No Cap)

		10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
Annual Point-to-Point with Participation Rate	S&P 500®	25%	25%	25%	25%	20%	20%

Index Margin (No Cap)

		10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
Daily Average with Index Margin	S&P 500®	7.50%	7.50%	7.50%	7.50%	9.00%	9.00%
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	3.50%	3.50%	3.50%	3.50%	4.00%	4.00%
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%	5.00%	5.00%	4.75%	4.75%	5.00%	5.00%

Index Cap Rate

		10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%
	NASDAQ-100®	1.70%	1.70%	1.70%	1.70%	1.60%	1.60%
Annual Point-to-Point with Index Cap Rate	S&P 500®	3.30%	3.30%	3.30%	3.30%	3.00%	3.00%

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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%
	DJIA®	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%
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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%



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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%	1.50%	1.40%

Participation rate (No Cap)		10 year High band	10 year Low band	
Annual Point-to-Point with Participation Rate	S&P 500®	23%	20%	
Annual Point-to-Point with Threshold Participation Rates	S&P 500® Low Volatility Daily Risk Control 5%	Index Return Threshold	5.00%	6.00%
		Base Participation Rate	35%	35%
		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	1.85%	2.25%
	S&P 500® Low Volatility Daily Risk Control 5%	2.70%	3.30%
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%	4.00%	4.50%

Index Cap Rate		10 year High band	10 year Low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.40%	1.30%
Annual Point-to-Point with Index Cap Rate	S&P 500®	3.50%	3.25%

The NAC IncomeChoice® is issued on base contract form NA1004A/NA1007A/IC16-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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NAC Guarantee PlusSM Multi-year guarantee annuity (MYGA)

Minimum premium: \$20,000 non-qualified and qualified
High band rate: \$100,000 or more; Low band rate: Less than \$100,000;
7-year rates not available in California and Florida

	High band	Low band
NAC Guarantee Plus 3	3.15%	2.70%
NAC Guarantee Plus 5	3.35%	3.10%
NAC Guarantee Plus 7	3.40%	3.10%



The NAC Guarantee PlusSM is issued on base contract form ICC21-NA1016A/NA1016A 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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Annuity interest rates effective May 17, 2022



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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, the following must occur:

Fixed index annuities (FIAs), except those listed below	Must receive premium within 45 days of application received date.	Rate will be based on more favorable rates between: <ul style="list-style-type: none">• application received date• premium received date
Multi-year guarantee annuity (MYGA)	Must receive premium within 60 days of application signed date.	Rate will be based on more favorable rates between: <ul style="list-style-type: none">• application signed date• premium received date

If the 45th or 60th 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/or crediting period (first guarantee period for MYGA). For FIAs, in **subsequent contract years**, rates will be declared on the contract anniversary and will align with the effective date of the contract.

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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.

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