

## Summary of changes

- **NEW, IMPROVED RATES** on some of our most popular fixed index annuities - North American Charter Plus, Performance Choice®, and NAC VersaChoice<sup>SM</sup>
- No other rates change

## Introducing Income Pay Pro<sup>SM</sup>, a retirement “paycheck” that last a lifetime

**Available Nov. 8**, a new fixed index annuity for guaranteed lifetime income with an embedded guaranteed lifetime withdrawal benefit (GLWB) rider<sup>1</sup>

- **Guaranteed lifetime income<sup>2</sup>** backed by an A+ rated<sup>3</sup>, service focused company.
- **Guaranteed GLWB rider features:**
  - **Lifetime Payment Amount (LPA)** - level or increasing
  - **LPA reserve<sup>4</sup>** - defer all or a portion of each LPA for future needs.
  - **Nursing home multiplier<sup>5</sup>** - double LPAs when your clients need it most
- Strong accumulation and growth potential with index options from **Morgan Stanley, Fidelity, and S&P.**

1. The embedded guaranteed lifetime withdrawal benefit (GLWB) rider includes a rider charge of 1.15% of the GLWB value, deducted as a partial surrender from the accumulation value on each contract anniversary while the rider is in effect. 2. Lifetime income refers to guaranteed payment of Lifetime Payment Amounts (LPAs) as defined in the GLWB Rider included in this contract. It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances. 3. A.M. Best is a large, third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to policyholders. S&P Global Ratings is an independent, third-party rating firm that rates on the basis of financial strength. Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. The ratings apply to North American's financial strength and claims-paying ability. A) A.M. Best rating affirmed on July 29, 2022. For the latest rating, access ambest.com. B) Awarded to North American as part of Sammons® Financial Group Inc., which consists of Midland National® Life Insurance Company and North American Company for Life and Health Insurance®. C) S&P Global rating assigned Feb. 26, 2009 and affirmed on May 25, 2022. D) Fitch Ratings, a global leader in financial information services and credit ratings, on Dec. 14, 2021, assigned an Insurer Financial Strength rating of A+ Stable for North American. This rating is the fifth highest of 19 possible rating categories. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization and strong operating profitability supported by strong investment performance. For more information, access fitchratings.com. 4. The LPA Reserve refers to any year after the client has elected the LPA, they can choose to take less than the full LPA. At the end of the contract year, the portion of LPA that is not taken will be placed in the LPA reserve subject to the maximum LPA reserve. The LPA reserve value is available to be taken as a lump sum at any time or periodically withdrawn until depleted. See product brochure for further details and limitations. 5. The Nursing Home Multiplier (known as the LPA Multiplier Benefit in the contract) requires a 2-year minimum wait period and can be paid out for a maximum of five annual payments as long as the client continues to meet the requirements on each payment. Confirmation that the client continues to meet the requirements will be required on an annual basis. Certain conditions and limitations apply. See contract for complete details.

## Questions?

Call Sales Support **866-322-7066** or visit [NorthAmericanCompany.com](http://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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### North American products:

#### Accumulation products

- [NAC VersaChoice<sup>SM</sup>](#) ..... 2
- [Performance Choice® 8](#) ..... 3
- [North American Charter Plus](#) ..... 4

#### Multi-Benefit

- [NAC BenefitSolutions®](#) ..... 5

#### Participating Income

- [NAC IncomeChoice®](#) ..... 6

#### Guaranteed Income

- [Income Pay Pro<sup>SM</sup>](#) ..... 7

#### Multi-year guarantee annuity

- [NAC Guarantee Plus<sup>SM</sup>](#) ..... 8

#### Quick links:

- [State availability](#)
- [Illustration software](#)
- [Annuity e-App](#)

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## NAC VersaChoice<sup>SM</sup> 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
10 year high band	10 year low band	<b>4.25%</b>	<b>4.00%</b>

  

Participation rate (No Cap)		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500*	<b>35%</b>	<b>30%</b>
	S&P MARC 5% ER	<b>165%</b>	<b>140%</b>
	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>175%</b>	<b>150%</b>
	Morgan Stanley Dynamic Global Index	<b>175%</b>	<b>150%</b>
Two-year Point-to-Point with Participation Rate	S&P 500*	<b>50%</b>	<b>45%</b>
	S&P MARC 5% ER	<b>200%</b>	<b>175%</b>
	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>225%</b>	<b>200%</b>
	Morgan Stanley Dynamic Global Index	<b>225%</b>	<b>200%</b>

  

Enhanced Participation Rate		10 year high band	10 year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>190%</b>	<b>175%</b>
	strategy charge <sup>1</sup>	<b>0.95%</b>	<b>0.95%</b>
	Morgan Stanley Dynamic Global Index	<b>190%</b>	<b>175%</b>
	strategy charge <sup>1</sup>	<b>0.95%</b>	<b>0.95%</b>
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>275%</b>	<b>250%</b>
	strategy charge <sup>1</sup>	<b>0.95%</b>	<b>0.95%</b>
	Morgan Stanley Dynamic Global Index	<b>275%</b>	<b>250%</b>
	strategy charge <sup>1</sup>	<b>0.95%</b>	<b>0.95%</b>

  

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%	<b>0.50%</b>	<b>1.50%</b>

  

Index Cap Rate		10 year high band	10 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500*	<b>2.90%</b>	<b>2.75%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500*	<b>10.00%</b>	<b>9.00%</b>

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/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

## Interest rates effective

Nov. 10, 2022

Issued by North American Company for Life and Health Insurance®



### Performance Choice® 8 fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified (\$50/month TSA salary reduction)

#### Fixed account rate

8 year

**4.20%**

Participation rate (No Cap)		8 year
Annual Point-to-Point with Participation Rate	S&P 500*	<b>30%</b>
	S&P MARC 5% ER	<b>160%</b>
	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>170%</b>
	Morgan Stanley Dynamic Global Index	<b>170%</b>
Two-year Point-to-Point with Participation Rate	S&P 500*	<b>45%</b>
	S&P MARC 5% ER	<b>190%</b>
	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>215%</b>
	Morgan Stanley Dynamic Global Index	<b>215%</b>
Enhanced Participation Rate		8 year
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>185%</b>
	strategy charge <sup>1</sup>	<b>0.95%</b>
	Morgan Stanley Dynamic Global Index	<b>185%</b>
	strategy charge <sup>1</sup>	<b>0.95%</b>
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>270%</b>
	strategy charge <sup>1</sup>	<b>0.95%</b>
	Morgan Stanley Dynamic Global Index	<b>270%</b>
	strategy charge <sup>1</sup>	<b>0.95%</b>
Index Margin (No Cap)		8 year
Annual Point-to-Point with Index Margin	S&P 500* Low Volatility Daily Risk Control 5%	<b>0.70%</b>
Index Cap Rate		8 year
Monthly Point-to-Point with Index Cap Rate	S&P 500*	<b>2.85%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500*	<b>9.50%</b>

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.

The Performance Choice® is issued on base contract form NA1007A/ICC16-NA1007A.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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## 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
<b>8.00%</b>	<b>5.00%</b>	<b>10.00%</b>	<b>7.00%</b>	<b>8.00%</b>	<b>5.00%</b>

### 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
<b>3.00%</b>	<b>3.00%</b>	<b>3.10%</b>	<b>3.10%</b>	<b>3.00%</b>	<b>3.00%</b>

### 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
<b>11.24%</b>	<b>8.15%</b>	<b>13.41%</b>	<b>10.31%</b>	<b>11.24%</b>	<b>8.15%</b>

### 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®	<b>25%</b>	<b>25%</b>	<b>25%</b>	<b>25%</b>	<b>25%</b>	<b>25%</b>

### 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®	<b>6.50%</b>	<b>6.50%</b>	<b>5.00%</b>	<b>5.00%</b>	<b>7.00%</b>	<b>7.00%</b>
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	<b>2.90%</b>	<b>2.90%</b>	<b>2.00%</b>	<b>2.00%</b>	<b>3.00%</b>	<b>3.00%</b>
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%	<b>4.25%</b>	<b>4.25%</b>	<b>3.50%</b>	<b>3.50%</b>	<b>4.50%</b>	<b>4.50%</b>

### 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®	<b>2.25%</b>	<b>2.25%</b>	<b>2.30%</b>	<b>2.30%</b>	<b>2.10%</b>	<b>2.10%</b>
	NASDAQ-100®	<b>2.50%</b>	<b>2.50%</b>	<b>2.50%</b>	<b>2.50%</b>	<b>2.30%</b>	<b>2.30%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500®	<b>5.50%</b>	<b>5.50%</b>	<b>6.00%</b>	<b>6.00%</b>	<b>5.25%</b>	<b>5.25%</b>

The North American Charter Plus 10 is issued on base contract form NA1007A, ICC15-NA1007A 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 BenefitSolutions® fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified

### Fixed account rate

**2.30%**

### Participation Rate (No Cap)

		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	<b>25%</b>
	S&P Multi-Asset Risk Control 5% Excess Return	<b>90%</b>
	Fidelity Multifactor Yield Index 5% ER	<b>100%</b>
	Morgan Stanley Dynamic Global Index	<b>100%</b>
Two-Year Point-to-Point with Participation Rate	S&P 500®	<b>35%</b>
	S&P Multi-Asset Risk Control 5% Excess Return	<b>135%</b>
	Fidelity Multifactor Yield Index 5% ER	<b>145%</b>
	Morgan Stanley Dynamic Global Index	<b>145%</b>

### Index Margin (No Cap)

		10 year
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	<b>3.30%</b>

### Index Cap Rate

		10 year
Monthly Point-to-Point with Index Cap Rate	S&P 500®	<b>1.85%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500®	<b>5.00%</b>

The NAC BenefitSolutions® 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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### 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
<b>2.00%</b>	<b>2.00%</b>	<b>1.50%</b>	<b>1.40%</b>

Participation rate (No Cap)			10 year High band	10 year Low band
Annual Point-to-Point with Participation Rate	S&P 500®		<b>23%</b>	<b>20%</b>
Annual Point-to-Point with Threshold Participation Rates	S&P 500® Low Volatility Daily Risk Control 5%	Index Return Threshold	<b>5.00%</b>	<b>6.00%</b>
		Base Participation Rate	<b>35%</b>	<b>35%</b>
		Enhanced Participation Rate	<b>100%</b>	<b>100%</b>

Index Margin (No Cap)		10 year High band	10 year Low band
Annual Point-to-Point with Index Margin	S&P MARC 5% ER	<b>1.85%</b>	<b>2.25%</b>
	S&P 500® Low Volatility Daily Risk Control 5%	<b>2.70%</b>	<b>3.30%</b>
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%	<b>4.00%</b>	<b>4.50%</b>

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

The NAC IncomeChoice® is issued on base contract form NA1004A/NA1007A/IC16-NA1007A.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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## Income Pay Pro<sup>SM</sup> fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified

### Fixed account rate

**2.50%**

### Participation Rate (No Cap)

		10 year
Annual Point-to-Point with Participation Rate	S&P 500 <sup>®</sup>	<b>25%</b>
	S&P Multi-Asset Risk Control 5% Excess Return	<b>100%</b>
	Fidelity Multifactor Yield Index 5% ER	<b>105%</b>
	Morgan Stanley Dynamic Global Index	<b>110%</b>
Two-Year Point-to-Point with Participation Rate	S&P 500 <sup>®</sup>	<b>35%</b>
	S&P Multi-Asset Risk Control 5% Excess Return	<b>145%</b>
	Fidelity Multifactor Yield Index 5% ER	<b>155%</b>
	Morgan Stanley Dynamic Global Index	<b>155%</b>

### Index Margin (No Cap)

		10 year
Annual Point-to-Point with Index Margin	S&P 500 <sup>®</sup> Low Volatility Daily Risk Control 5%	<b>4.00%</b>

### Index Cap Rate

		10 year
Monthly Point-to-Point with Index Cap Rate	S&P 500 <sup>®</sup>	<b>1.85%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500 <sup>®</sup>	<b>5.00%</b>

The Income Pay Pro<sup>SM</sup> is issued on base contract form NA1012A/ICCI7-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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### NAC Guarantee Plus<sup>SM</sup> 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	<b>4.55%</b>	<b>4.10%</b>
NAC Guarantee Plus 5	<b>5.15%</b>	<b>4.90%</b>
NAC Guarantee Plus 7	<b>5.25%</b>	<b>4.95%</b>



The NAC Guarantee Plus<sup>SM</sup> 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 Nov. 10, 2022



Issued by North American Company for Life and Health Insurance®

## 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:

<b>Fixed index annuities (FIAs)</b>	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"><li>• application <b>received</b> date</li><li>• premium received date</li></ul>
<b>Multi-year guarantee annuity (MYGA)</b>	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"><li>• application <b>signed</b> date</li><li>• premium received date</li></ul>

If the 45<sup>th</sup> or 60<sup>th</sup> 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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# Annuity interest rates effective Nov. 10, 2022



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## Disclosures

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 additional optional benefit riders or strategy fees 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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**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.

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