

NAC Guarantee Plus®

multi-year guarantee annuity

Issued by North American Company for Life and Health Insurance®

Features																
Issue ages (may vary by state)	0-90															
Minimum premium	Single premium; \$20,000 qualified and non-qualified. High-band rates start at \$100,000.															
Guarantee interest rate periods	Choice of 3, 5, or 7 year guarantee interest rate periods. For California and Florida , NAC Guarantee Plus 7 is not available.															
Surrender charge schedules (may vary by state)	3-year schedule <table><tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4+</td></tr><tr><td>9.00%</td><td>8.00%</td><td>7.00%</td><td>0%</td></tr></table>	Y1	Y2	Y3	Y4+	9.00%	8.00%	7.00%	0%							
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5-year schedule <table><tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td><td>Y6+</td></tr><tr><td>9.00%</td><td>8.00%</td><td>7.00%</td><td>6.00%</td><td>5.00%</td><td>0%</td></tr></table>	Y1	Y2	Y3	Y4	Y5	Y6+	9.00%	8.00%	7.00%	6.00%	5.00%	0%				
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7-year schedule <table><tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td><td>Y6</td><td>Y7</td><td>Y8+</td></tr><tr><td>9.00%</td><td>8.00%</td><td>7.00%</td><td>6.00%</td><td>5.00%</td><td>4.00%</td><td>3.00%</td><td>0%</td></tr></table>	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8+	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0%
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Surrender charge schedules for California	3-year schedule <table><tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4+</td></tr><tr><td>8.00%</td><td>7.10%</td><td>6.15%</td><td>0%</td></tr></table>	Y1	Y2	Y3	Y4+	8.00%	7.10%	6.15%	0%							
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Penalty-free withdrawals	Beginning 2nd contract year, equal to the interest earned in the prior contract year. Contract owners may elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis, called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each.															
Included rider (may vary by state)	Nursing home confinement waiver After the first contract year, if covered person becomes confined to a qualified nursing home facility, as defined in the rider, up to 100% of the accumulation value without a surrender charge or a market value adjustment, is available. If 100% of the accumulation value is taken, it would be considered a full surrender. Covered person cannot be confined at the time of issue. If joint annuitants are named on the annuity, the waiver will apply to the first annuitant who qualifies for the benefit, but not to both.															

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Insurance products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. 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. The NAC Guarantee Plus® is issued on base contract form ICC21-NA1016A/NA1016A or appropriate state variation including all applicable endorsements and riders. This product and its features may not be available in all states.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.