

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 border="1" data-bbox="457 760 792 856"> <tr><th>Y1</th><th>Y2</th><th>Y3</th><th>Y4+</th></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% | | | | | | | |
| | Y1 | Y2 | Y3 | Y4+ | | | | | | | | | | | | |
| | 9.00% | 8.00% | 7.00% | 0% | | | | | | | | | | | | |
| 5-year schedule <table border="1" data-bbox="457 877 961 974"> <tr><th>Y1</th><th>Y2</th><th>Y3</th><th>Y4</th><th>Y5</th><th>Y6+</th></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% | | | | |
| Y1 | Y2 | Y3 | Y4 | Y5 | Y6+ | | | | | | | | | | | |
| 9.00% | 8.00% | 7.00% | 6.00% | 5.00% | 0% | | | | | | | | | | | |
| 7-year schedule <table border="1" data-bbox="457 995 1123 1092"> <tr><th>Y1</th><th>Y2</th><th>Y3</th><th>Y4</th><th>Y5</th><th>Y6</th><th>Y7</th><th>Y8+</th></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% |
| Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 | Y8+ | | | | | | | | | |
| 9.00% | 8.00% | 7.00% | 6.00% | 5.00% | 4.00% | 3.00% | 0% | | | | | | | | | |
| Surrender charge schedules for California | 3-year schedule <table border="1" data-bbox="457 1117 792 1213"> <tr><th>Y1</th><th>Y2</th><th>Y3</th><th>Y4+</th></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% | | | | | | | |
| | Y1 | Y2 | Y3 | Y4+ | | | | | | | | | | | | |
| 8.00% | 7.10% | 6.15% | 0% | | | | | | | | | | | | | |
| 5-year schedule <table border="1" data-bbox="457 1234 961 1331"> <tr><th>Y1</th><th>Y2</th><th>Y3</th><th>Y4</th><th>Y5</th><th>Y6+</th></tr> <tr><td>8.00%</td><td>7.10%</td><td>6.15%</td><td>5.25%</td><td>4.30%</td><td>0%</td></tr> </table> | Y1 | Y2 | Y3 | Y4 | Y5 | Y6+ | 8.00% | 7.10% | 6.15% | 5.25% | 4.30% | 0% | | | | |
| Y1 | Y2 | Y3 | Y4 | Y5 | Y6+ | | | | | | | | | | | |
| 8.00% | 7.10% | 6.15% | 5.25% | 4.30% | 0% | | | | | | | | | | | |
| Penalty-free withdrawals | Beginning 2nd contract year, equal to the interest earned in the prior contract year. You 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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Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.