

NAC CONTROL XSM

Fixed Index Annuity

Issued by North American Company for Life and Health Insurance®

Control. When you need it.



NOT FOR USE IN OREGON AND IDAHO

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Control. When you need it.

Retirement is often treated as a static state. Retirees make decisions with their life savings that can affect them for 10, 20, or 30 years. What if you could protect and grow your retirement savings with flexibility for the unknown future?

The future of fixed index annuities is now.

Control your growth and income timeline.

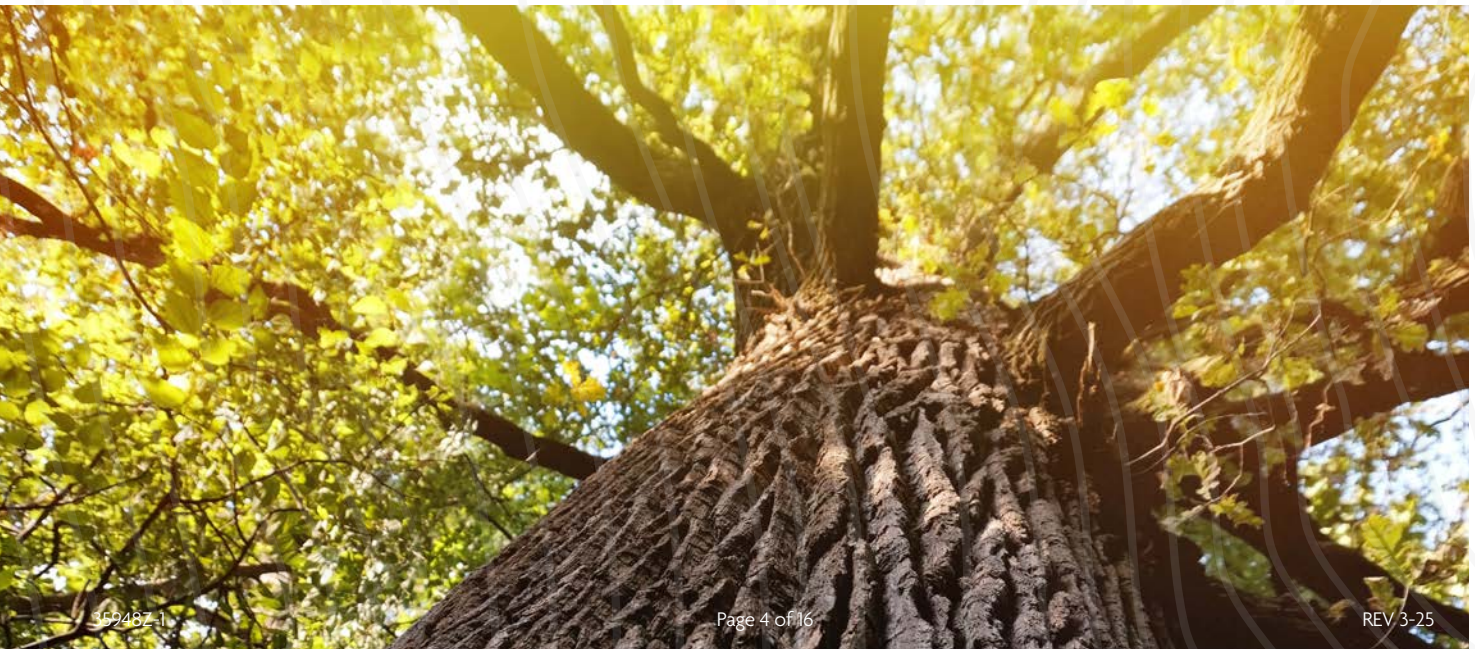
The NAC Control. XSM fixed index annuity is designed to give you flexibility in an uncertain future.

Must be accompanied by the disclosure statement and NAC Control. X product brochure.
A surrender during the surrender charge period could result in a loss of premium.

Control your growth timeline.

If the last several years have taught us anything, it's that market volatility can be unpredictable, and changes can happen quickly.

Offering upside growth potential and protection from downside market risk with a variety of index allocation options including the S&P 500® and the Barclays Transitions Indices. Featuring Dynamic Trend Rotation™, the Barclays Transitions Indices are designed to stabilize performance throughout the economic cycle.



Dynamic Trend Rotation™

Dynamic Trend Rotation™ is a proprietary design that allows the **Barclays Transitions Indices** to maximize equity exposure and manage risk during changing market conditions in real time **based on rules not discretion**. This feature is designed to maximize and protect gains within the index.

1. Standard

Trend Scene:

This phase applies during most economic cycles.

Designed to maintain equity exposure while managing risk with a combination of US treasuries and a proprietary Barclays commodities index.



2. Inflationary

Trend Scene:

Designed to maintain equity exposure in an inflationary environment while managing risk by eliminating exposure to US treasuries and increasing exposure to commodities.



3. Flight to Quality

Trend Scene:

Designed to maintain equity exposure in a decreasing rate environment while managing risk by increasing exposure to US treasuries and eliminating exposure to commodities.



This information is provided for general reference purposes and should not be viewed as investment advice or as a recommendation for a specific allocation as no one index performs better in all scenarios. Neither North American Company for Life and Health Insurance® nor any agents acting on its behalf should be viewed as providing legal, tax or investment advice. Always consult with and rely on a qualified advisor. 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.

Control your income timeline.

Annuity income can sometimes be an all or nothing proposition. Consumers make permanent decisions today without knowing what may happen tomorrow. With the NAC Control. XSM fixed index annuity and the optional Total Control Rider¹ you can:



Control INCOME NOW.

Activate up to 10 different income streams as you need them.²



Control INCOME LATER.

Allow the remaining deferred income base³ to continue to grow until you need it.



Control WHO'S COVERED.

Choose single, joint, or spousal payouts for each income stream.



Control your PAYOUT.

Choose level or increasing payouts for each income stream.

How my deferred income base is determined

The deferred income base³ receives an **immediate one-time 10% income base bonus⁴** and accumulates at 4% guaranteed rate plus 200% of any eligible interest credited to the accumulation value.

Offers control within your personalized income plan.

The NAC Control. XSM fixed index annuity is designed to provide flexible streams of income when you need them.

¹ Optional Total Control rider is attached to the base product for an annual rider charge of 1.25% of the total income base.

² Income streams can begin in year 2 and starting at age 50.

³ Deferred income base is not available as a lump sum.

⁴ The income base bonus is applied one-time to the initial deferred income base. The deferred income base is the part of the total income base that may be used to activate new LPA income streams. While the income base bonus will incrementally increase the deferred income base, resulting in higher potential future income, the rider charges collected will also incrementally increase since the rider charge is 1.25% of the total income base.

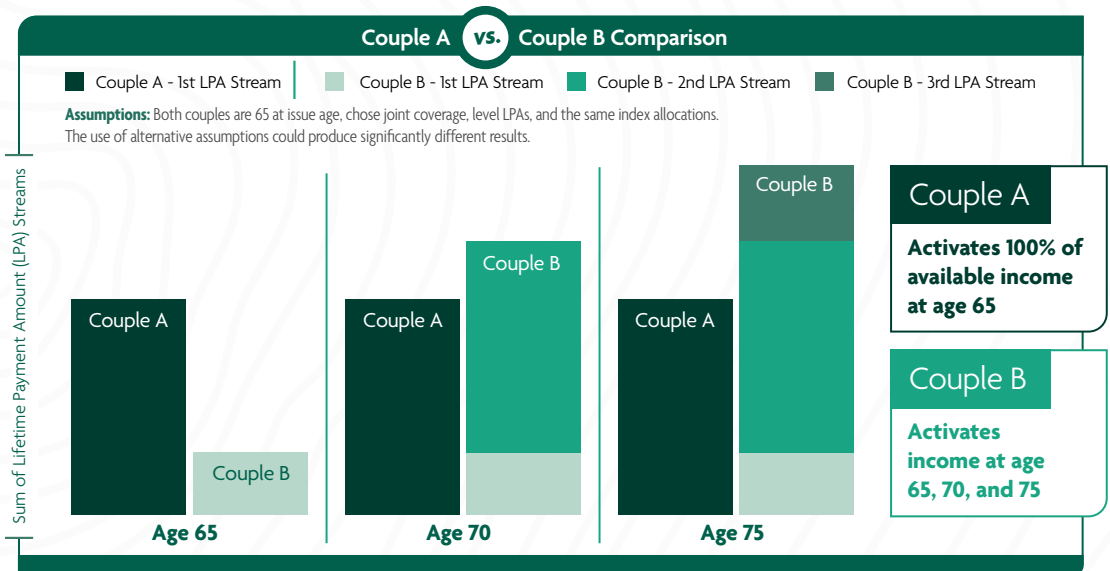


Power of control

- Personalized income plan scenarios

Couple A has control over when they activate their guaranteed income streams. They choose to activate all of their potential income when they reach age 65 into one guaranteed income stream.

Couple B also has control over when they activate their guaranteed income streams. They activate a portion of their potential income at age 65 and 70 and then activate the remainder of their potential income at age 75; by waiting and allowing a portion of their deferred income base to continue to grow, Couple B has increased their income potential and generated a larger stream of guaranteed income.



Hypothetical examples are for illustrative and educational purposes only and not intended to predict future performance.



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Why make decisions today
that can wait until tomorrow?

Choose control.





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The NAC Control. XSM is issued on form NA1015A/ICC21-NA1015A (contract), AE634A/ICC21-AE634A, AE636A/ICC21-AE636A, AE637A/ICC21-AE637A, AE672A/ICC23-AE672A, AE673A/ICC23-AE673A, AE638A/ICC21-AE638A, AE639A/ICC21-AE639A (riders/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.

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.

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

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May Lose Value	Not Insured By Any Federal Government Agency	





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