Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
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Summary of changes

Rates increase on:

- NAC VersaChoice® 10
- Performance Choice® 8
- No other rates change

REMINDER - Premium bonus special increase

Premium bonus[1] special increased by 2% on North American Charter® Plus fixed index annuities on all premiums received in first three years.

Limited time - Premium bonus special increase is subject to change at any time.

- Premium bonus special is now 6% (was 4%)
  - 10-year: Up to 16% premium bonus (10% base premium bonus plus 6% premium bonus special, based on high band rates.)
  - 14-year: Up to 19% premium bonus (13% base premium bonus plus 6% premium bonus special , based on high band rates.)
- Refer to the premium bonus special flyers (28760Z-10 and 28760Z-14) for detail

PLUS, take advantage of the additional 9% enhanced premium bonus on Charter Plus 10 and 12% enhanced premium bonus on Charter Plus 14 with the optional enhanced bonus rider (EBR - for a cost[2])

For California specific premium bonus special updates – refer to the CA premium bonus special flyers (28760Z-10- CA and 28760Z-14-CA) for details.

North American products:

Accumulation products

- NAC VersaChoice® 2
- Performance Choice® 8 3
- North American Charter® Plus 4-8

Multi-Benefit

- NAC BenefitSolutions® 9

Guaranteed Income

- NAC Control. X℠ 10
- Income Pay Pro® 11

Quick links:

- State availability
- Illustration software
- Annuity e-Biz

1. Premium bonus special is for a limited time. Premium bonus and enhanced premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus and enhanced 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 and enhanced premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins. The premium bonus and enhanced premium bonus are not recaptured in the event of death of the annuitant. No premium bonus or enhanced premium bonus recapture will occur on any penalty-free withdrawal amount under the nursing home confinement waiver or on any rider charge.

2. EBR can only be elected at product issue. Rider charge is 0.95% of accumulation value at each contract anniversary during the surrender charge period. This rider charge is considered a penalty free withdrawal, and does not reduce the penalty-free withdrawal available to you. The rider charge, under certain scenarios, may result in loss of premium.

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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NAC VersaChoice® 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[1]	
10 year high band	10 year low band
4.75%	**4.50%**

Participation rate (No Cap)		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500®	**40%**	**35%**
	Goldman Sachs Equity TimeX Index	**80%**	**70%**
	S&P Multi-Asset Risk Control 5% ER	**165%**	**140%**
	Fidelity Multifactor Yield Index℠ 5% ER	**155%**	**130%**
	Morgan Stanley Dynamic Global Index	**165%**	**140%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**55%**	**50%**
	Goldman Sachs Equity TimeX Index	**120%**	**105%**
	S&P Multi-Asset Risk Control 5% ER	**225%**	**200%**
	Fidelity Multifactor Yield Index℠ 5% ER	**225%**	**200%**
	Morgan Stanley Dynamic Global Index	**230%**	**205%**
Enhanced Participation Rate		10 year high band	10 year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**195%**	**180%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**210%**	**195%**
	strategy charge[2]	**0.95%**	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**275%**	**250%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**290%**	**265%**
	strategy charge[2]	**0.95%**	**0.95%**
Index Cap Rate		10 year high band	10 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**3.00%**	**2.70%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**10.10%**	**9.10%**

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
2. 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® 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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Performance Choice® 8 fixed index annuity

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

Fixed account rate[1]
8 year
4.75%

Participation rate (No Cap)		8 year
Annual Point-to-Point with Participation Rate	S&P 500®	**35%**
	Goldman Sachs Equity TimeX Index	**75%**
	S&P Multi-Asset Risk Control 5% ER	**160%**
	Fidelity Multifactor Yield Index℠ 5% ER	**150%**
	Morgan Stanley Dynamic Global Index	**160%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**50%**
	Goldman Sachs Equity TimeX Index	**115%**
	S&P Multi-Asset Risk Control 5% ER	**220%**
	Fidelity Multifactor Yield Index℠ 5% ER	**220%**
	Morgan Stanley Dynamic Global Index	**225%**
Enhanced Participation Rate		8 year
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**190%**
	strategy charge[2]	**0.95%**
	Morgan Stanley Dynamic Global Index	**205%**
	strategy charge[2]	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**270%**
	strategy charge[2]	**0.95%**
	Morgan Stanley Dynamic Global Index	**285%**
	strategy charge[2]	**0.95%**
Index Cap Rate		8 year
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**2.95%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**8.90%**

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
2. 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 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

State specific 10-year rates available on page 6.
California specific rates available on pages 7-8.

Premium bonus special (limited time only):
10 year high band: **16%** • 10 year low band: **13%**

Premium bonus		Fixed account rate[1]		Fixed account first-year yield (fixed rate + premium bonus)	
10 year high band	10 year low band	10-year high band	10-year low band	10-year high band	10-year low band
10.00% + 6.00%	**7.00% + 6.00%**	**3.00%**	**3.00%**	**19.48%**	**16.39%**

Participation rate (No Cap)		10-year high band	10-year low band
Annual Point-to-Point with Participation Rate	S&P 500®	**20%**	**20%**
	Goldman Sachs Equity TimeX Index	**40%**	**40%**
	Barclays Transitions 6 VC Index™	**75%**	**75%**
	Barclays Transitions 12 VC Index™	**40%**	**40%**
	S&P Multi-Asset Risk Control 5% ER	**85%**	**85%**
	Fidelity Multifactor Yield Index℠ 5% ER	**85%**	**85%**
	Morgan Stanley Dynamic Global Index	**85%**	**85%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**25%**	**25%**
	Goldman Sachs Equity TimeX Index	**70%**	**70%**
	Barclays Transitions 6 VC Index™	**125%**	**125%**
	Barclays Transitions 12 VC Index™	**60%**	**60%**
	S&P Multi-Asset Risk Control 5% ER	**120%**	**120%**
	Fidelity Multifactor Yield Index℠ 5% ER	**120%**	**120%**
	Morgan Stanley Dynamic Global Index	**130%**	**130%**
Enhanced Participation Rate		10-year high band	10-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**125%**	**125%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**135%**	**135%**
	strategy charge[2]	**0.95%**	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**190%**	**190%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**190%**	**190%**
	strategy charge[2]	**0.95%**	**0.95%**
Index Cap Rate		10-year high band	10-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**1.40%**	**1.40%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**6.00%**	**6.00%**

The premium bonus special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final.

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
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The North American Charter® Plus is issued on base contract form NA1007A/ICC16-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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North American Charter® Plus 14 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

Premium bonus special (limited time only):
14 year high band: **19%** • 14 year low band: **15%**

Premium bonus		Fixed account rate[1]		Fixed account first-year yield (fixed rate + premium bonus)	
14 year high band	14 year low band	14-year high band	14-year low band	14-year high band	14-year low band
13.00% + 6.00%	**9.00% + 6.00%**	**3.00%**	**3.00%**	**22.57%**	**18.45%**

Participation rate (No Cap)		14-year high band	14-year low band
Annual Point-to-Point with Participation Rate	S&P 500®	**20%**	**20%**
	Goldman Sachs Equity TimeX Index	**45%**	**45%**
	Barclays Transitions 6 VC Index™	**85%**	**85%**
	Barclays Transitions 12 VC Index™	**45%**	**45%**
	S&P Multi-Asset Risk Control 5% ER	**90%**	**90%**
	Fidelity Multifactor Yield Index℠ 5% ER	**90%**	**90%**
	Morgan Stanley Dynamic Global Index	**90%**	**90%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**30%**	**30%**
	Goldman Sachs Equity TimeX Index	**75%**	**75%**
	Barclays Transitions 6 VC Index™	**135%**	**135%**
	Barclays Transitions 12 VC Index™	**65%**	**65%**
	S&P Multi-Asset Risk Control 5% ER	**125%**	**125%**
	Fidelity Multifactor Yield Index℠ 5% ER	**125%**	**125%**
	Morgan Stanley Dynamic Global Index	**135%**	**135%**

Enhanced Participation Rate		14-year high band	14-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**130%**	**130%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**140%**	**140%**
	strategy charge[2]	**0.95%**	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**195%**	**195%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**195%**	**195%**
	strategy charge[2]	**0.95%**	**0.95%**

Index Cap Rate		14-year high band	14-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**1.45%**	**1.45%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**6.50%**	**6.50%**

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North American Charter® Plus 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

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

Premium bonus special (limited time only):
10 year high band: **16%** • 10 year low band: **13%**

Premium bonus		Fixed account rate[1]		Fixed account first-year yield (fixed rate + premium bonus)	
10 year high band*	10 year low band*	10-year high band*	10-year low band*	10-year high band*	10-year low band*
10.00% + 6.00%	**7.00% + 6.00%**	**3.00%**	**3.00%**	**19.48%**	**16.39%**

Participation rate (No Cap)		10-year high band*	10-year low band*
Annual Point-to-Point with Participation Rate	S&P 500®	**20%**	**20%**
	Goldman Sachs Equity TimeX Index	**35%**	**35%**
	Barclays Transitions 6 VC Index™	**70%**	**70%**
	Barclays Transitions 12 VC Index™	**35%**	**35%**
	S&P Multi-Asset Risk Control 5% ER	**80%**	**80%**
	Fidelity Multifactor Yield Index℠ 5% ER	**80%**	**80%**
	Morgan Stanley Dynamic Global Index	**80%**	**80%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**25%**	**25%**
	Goldman Sachs Equity TimeX Index	**65%**	**65%**
	Barclays Transitions 6 VC Index™	**120%**	**120%**
	Barclays Transitions 12 VC Index™	**55%**	**55%**
	S&P Multi-Asset Risk Control 5% ER	**110%**	**110%**
	Fidelity Multifactor Yield Index℠ 5% ER	**110%**	**110%**
	Morgan Stanley Dynamic Global Index	**120%**	**120%**

Enhanced Participation Rate		10-year high band*	10-year low band*
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**120%**	**120%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**130%**	**130%**
	strategy charge[2]	**0.95%**	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**180%**	**180%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**180%**	**180%**
	strategy charge[2]	**0.95%**	**0.95%**

Index Cap Rate		10-year high band*	10-year low band*
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**1.25%**	**1.25%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**5.75%**	**5.75%**

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North American Charter® Plus 10 fixed index annuity - California specific rates.

Minimum premium: $20,000 qualified and non-qualified
High band rate: $75,000 or more; Low band rate: $20,000 – $74,999

Premium bonus special (limited time only):
10 year high band: **24%** • 10 year low band: **21%**

Premium bonus (EBR is included)[1]			
10 year high band	10 year low band	10 year net bonus[3] high band	10 year net bonus[3] low band
19.00% + 5.00%	**16.00% + 5.00%**	**12.71%**	**9.98%**

Fixed account rate[2]	
10-year high band	10-year low band
3.00%	**3.00%**

Participation rate (No Cap)		10-year high band	10-year low band
Annual Point-to-Point with Participation Rate	S&P 500®	**20%**	**20%**
	Goldman Sachs Equity TimeX Index	**35%**	**35%**
	Barclays Transitions 6 VC Index™	**70%**	**70%**
	Barclays Transitions 12 VC Index™	**35%**	**35%**
	S&P Multi-Asset Risk Control 5% ER	**80%**	**80%**
	Fidelity Multifactor Yield Index℠ 5% ER	**80%**	**80%**
	Morgan Stanley Dynamic Global Index	**80%**	**80%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**25%**	**25%**
	Goldman Sachs Equity TimeX Index	**65%**	**65%**
	Barclays Transitions 6 VC Index™	**120%**	**120%**
	Barclays Transitions 12 VC Index™	**55%**	**55%**
	S&P Multi-Asset Risk Control 5% ER	**110%**	**110%**
	Fidelity Multifactor Yield Index℠ 5% ER	**110%**	**110%**
	Morgan Stanley Dynamic Global Index	**120%**	**120%**

Enhanced Participation Rate		10-year high band	10-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**120%**	**120%**
	strategy charge[4]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**130%**	**130%**
	strategy charge[4]	**0.95%**	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**180%**	**180%**
	strategy charge[4]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**180%**	**180%**
	strategy charge[4]	**0.95%**	**0.95%**

Index Cap Rate		10-year high band	10-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**1.25%**	**1.25%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**5.75%**	**5.75%**

The premium bonus special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final.

1. EBR is not optional and automatically included with Charter Plus 10. Rider cost is 0.95% of accumulation value at each contract anniversary during the surrender charge period. Reference brochure for further details.
2. The declared fixed rate is an annual effective rate. Interest is credited daily.
3. Net Bonus represents the total premium bonus adjusted for the rider charges during the surrender charge period. See brochure for specific details.
4. 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.

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Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
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North American Charter® Plus 14 fixed index annuity - California specific rates.

Minimum premium: $20,000 qualified and non-qualified
High band rate: $75,000 or more; Low band rate: $20,000 – $74,999

Premium bonus special (limited time only):
14 year high band: **19%** • 14 year low band: **15%**

Premium bonus		Fixed account rate[1]		Fixed account first-year yield (fixed rate + premium bonus)	
14 year high band	14 year low band	14-year high band	14-year low band	14-year high band	14-year low band
12.00% + 7.00%	**8.00% + 7.00%**	**3.00%**	**3.00%**	**22.57%**	**18.45%**

Participation rate (No Cap)		14-year high band	14-year low band
Annual Point-to-Point with Participation Rate	S&P 500®	**20%**	**20%**
	Goldman Sachs Equity TimeX Index	**45%**	**45%**
	Barclays Transitions 6 VC Index™	**85%**	**85%**
	Barclays Transitions 12 VC Index™	**45%**	**45%**
	S&P Multi-Asset Risk Control 5% ER	**90%**	**90%**
	Fidelity Multifactor Yield Index℠ 5% ER	**90%**	**90%**
	Morgan Stanley Dynamic Global Index	**90%**	**90%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**30%**	**30%**
	Goldman Sachs Equity TimeX Index	**75%**	**75%**
	Barclays Transitions 6 VC Index™	**135%**	**135%**
	Barclays Transitions 12 VC Index™	**65%**	**65%**
	S&P Multi-Asset Risk Control 5% ER	**125%**	**125%**
	Fidelity Multifactor Yield Index℠ 5% ER	**125%**	**125%**
	Morgan Stanley Dynamic Global Index	**135%**	**135%**
Enhanced Participation Rate		14-year high band	14-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**130%**	**130%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**140%**	**140%**
	strategy charge[2]	**0.95%**	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**195%**	**195%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**195%**	**195%**
	strategy charge[2]	**0.95%**	**0.95%**
Index Cap Rate		14-year high band	14-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**1.45%**	**1.45%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**6.50%**	**6.50%**

The premium bonus special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final.

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
2. 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.

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Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
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NAC BenefitSolutions® fixed index annuity

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

Fixed account rate[1]
2.30%

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	25%
	Goldman Sachs Equity TimeX Index	50%
	Barclays Transitions 6 VC Index™	90%
	Barclays Transitions 12 VC Index™	45%
	S&P Multi-Asset Risk Control 5% ER	90%
	Fidelity Multifactor Yield Index 5% ER	100%
	Morgan Stanley Dynamic Global Index	100%
Two-Year Point-to-Point with Participation Rate	S&P 500®	35%
	Goldman Sachs Equity TimeX Index	75%
	Barclays Transitions 6 VC Index™	140%
	Barclays Transitions 12 VC Index™	70%
	S&P Multi-Asset Risk Control 5% ER	135%
	Fidelity Multifactor Yield Index 5% ER	145%
	Morgan Stanley Dynamic Global Index	145%

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

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

The NAC BenefitSolutions® is issued on base contract form NA1006A/ICC14-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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Annuity

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Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
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NAC Control. X℠ fixed index annuity

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

Fixed account rate[1]
4.00%

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	**40%**
	Barclays Transitions 6 VC Index™	**150%**
	Barclays Transitions 12 VC Index™	**80%**
Two-Year Point-to-Point with Participation Rate	S&P 500®	**50%**
	Barclays Transitions 6 VC Index™	**220%**
Index Cap Rate		10 year
Annual Point-to-Point with Index Cap Rate	S&P 500®	**9.50%**
Two-year Point-to-Point with Index Cap Rate	S&P 500®	**15.00%**
Two-Year Point-to-Point Index Margin and Participation Rate (No Cap) (1-year margin shown; 2-year margin is margin shown x2)		10 year
Barclays Transitions 12 VC Index™	Participation Rate	**175%**
	Annual Index Margin[2]	**2.00%**

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
2. The annual index margin is multiplied by two when it is applied at the end of each two-year term. The participation rate is applied after the index margin.

NAC Control. X℠ fixed index annuity is issued on base contract form NA1015A/ICC21-NA1015A or appropriate state variation including all applicable endorsements and riders 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. 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 June 18, 2026

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Income Pay Pro® fixed index annuity

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

Fixed account rate[1]
2.50%

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	25%
	Goldman Sachs Equity TimeX Index	55%
	Barclays Transitions 6 VC Index™	100%
	Barclays Transitions 12 VC Index™	50%
	S&P Multi-Asset Risk Control 5% ER	100%
	Fidelity Multifactor Yield Index 5% ER	105%
	Morgan Stanley Dynamic Global Index	110%
Two-Year Point-to-Point with Participation Rate	S&P 500®	35%
	Goldman Sachs Equity TimeX Index	80%
	Barclays Transitions 6 VC Index™	150%
	Barclays Transitions 12 VC Index™	75%
	S&P Multi-Asset Risk Control 5% ER	145%
	Fidelity Multifactor Yield Index 5% ER	155%
	Morgan Stanley Dynamic Global Index	155%

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

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

The Income Pay Pro® 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 June 18, 2026

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New business guidelines

Get full details on new business guidelines including rate hold procedures at NorthAmericanCompany.com/NBguidelines

Disclosures

Rates are effective as of publication date and are subject to change. Rates may vary by premium, surrender charge period and/or guarantee period selected.

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.

Premium bonus: Premium bonus and Enhanced premium bonus may vary by annuity product, premium band, issue state, and surrender charge period selected and may be subject to a premium bonus and enhanced 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 and enhanced 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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Goldman Sachs Equity TimeX Index

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The Goldman Sachs Equity TimeX Index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The Goldman Sachs Equity TimeX Index has been in existence since 7/28/2023.

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Annuity

Interest rates effective
Nov. 19, 2026

NORTH AMERICAN®
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Strong MYGA rates

Issued by North American Company for Life and Health Insurance®

NAC Guarantee Plus®

Multi-year guarantee annuity (MYGA)

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

5.95%[1]
guaranteed
five-year[1]
interest rate for initial premium
of $100,000 or more

5.70%[1]
guaranteed
five-year[1]
interest rate for initial premium
less than $100,000

	High band	Low band
NAC Guarantee Plus 3	**5.50%**	**5.10%**
NAC Guarantee Plus 5	**5.95%**	**5.70%**
NAC Guarantee Plus 7	**5.75%**	**5.45%**

Product highlights:

- **Competitive** and **guaranteed** rates.
- Guarantee/surrender charge periods - three, five, and seven years.[2]
- Earn tax-deferred compounded interest.[3]
- **Liquidity options** – Options for penalty-free withdrawals[4] and nursing home confinement waiver rider.[5]
- **Income options** – Choose from payments for life or a specified period.

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:

- Must receive premium within 60 days of application signed date.
- Rate will be based on more favorable rates between* application signed date and premium received date.

If the 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 guarantee period.

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Ask your financial professional for current interest rates, 1035 exchange/transfer guidelines and new business guidelines on how timing of rate changes are applied to new applications received.

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Annuity

Interest rates effective May 19, 2026

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NAC Guaranteed Allocation℠
fixed index annuity

With NAC Guaranteed Allocation, you can allocate your premium to the fixed account (if chosen) and one Model Blend.

A Model Blend is a pre-determined mix of strategies and allocation percentages designed for built-in diversification. You may reallocate to a different Model Blend on each contract anniversary.

Rates are guaranteed for the entire term.

			Fixed account rate[1]		
			NAC Guaranteed Allocation **5**	NAC Guaranteed Allocation **7**	NAC Guaranteed Allocation **10**
			5-year rate	**7-year rate**	**10-year rate**
Model Blend A	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	20%	**11.50%**	**12.00%**	**12.50%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	20%	**65%**	**65%**	**65%**
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	40%	**145%**	**150%**	**155%**
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	20%	**120%**	**130%**	**130%**
Model Blend B	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	30%	**9.00%**	**9.25%**	**9.75%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	30%	**65%**	**65%**	**65%**
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	25%	**145%**	**150%**	**155%**
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	15%	**120%**	**130%**	**130%**
Model Blend C	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	40%	**7.75%**	**8.00%**	**8.75%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	40%	**65%**	**65%**	**65%**
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	10%	**145%**	**150%**	**155%**
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	10%	**120%**	**130%**	**130%**
Model Blend D	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	50%	**7.25%**	**7.50%**	**8.00%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	50%	**65%**	**65%**	**65%**

You may allocate your premium to the fixed account and/or only ONE Model Blend. Direct allocation to or from individual strategies within a Model Blend is not allowed, preserving its diversification benefits. The minimum premium requirement for allocation to a Model Blend is $2,000. You may not allocate less than this amount to the selected Model Blend.

Each of North American's crediting methods and available indexes performs differently in various market scenarios. There is not one particular method or index that performs better than the other methods and indexes when observed in all market scenarios.

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Please refer to the product disclosure or annuity contract for details on minimum guaranteed fixed rates and minimum/maximum crediting method rates.

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Rates are effective as of publication date and are subject to change. Rates may vary by premium, surrender charge period and/or guarantee period selected.

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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.

Surrender charge: A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

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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Annuity

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NAC Guaranteed Allocation℠
fixed index annuity

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A Model Blend is a pre-determined mix of strategies and allocation percentages designed for built-in diversification. You may reallocate to a different Model Blend on each contract anniversary.

Rates are guaranteed for the entire term.

Fixed account rate[1]		
NAC Guaranteed Allocation **5**	NAC Guaranteed Allocation **7**	NAC Guaranteed Allocation **10**
3.80%	**3.90%**	**4.00%**

Model Blend A	Crediting Method	Strategy Allocation %	5-year rate	7-year rate	10-year rate
S&P 500®	Annual point-to-point with cap rate	20%	**11.50%**	**12.00%**	**12.50%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	20%	**65%**	**65%**	**65%**
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	40%	**145%**	**150%**	**155%**
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	20%	**120%**	**130%**	**130%**
Model Blend B	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	30%	**9.00%**	**9.25%**	**9.75%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	30%	**65%**	**65%**	**65%**
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	25%	**145%**	**150%**	**155%**
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	15%	**120%**	**130%**	**130%**
Model Blend C	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	40%	**7.75%**	**8.00%**	**8.75%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	40%	**65%**	**65%**	**65%**
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S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	10%	**120%**	**130%**	**130%**
Model Blend D	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	50%	**7.25%**	**7.50%**	**8.00%**
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