

## Strong MYGA rates

### North American Guarantee Choice<sup>SM</sup> Multi-year guarantee annuity (MYGA)

Minimum premium: \$10,000 non-qualified and \$2,000 qualified  
High band: \$100,000 or more; Low band: Less than \$100,000;  
7- and 10-year rates not available in California, Delaware, and Florida.

#### Product highlights:

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

**1.90%**<sup>1</sup>  
guaranteed  
five-year<sup>1</sup>

interest rate for initial premium  
of \$100,000 or more

**1.60%**<sup>1</sup>  
guaranteed  
five-year<sup>1</sup>

interest rate for initial premium  
less than \$100,000

	High band	Low band
North American Guarantee Choice 3	<b>1.75%</b>	<b>1.30%</b>
North American Guarantee Choice 5	<b>1.90%</b>	<b>1.60%</b>
North American Guarantee Choice 7	<b>2.20%</b>	<b>1.80%</b>
North American Guarantee Choice 10	<b>1.95%</b>	<b>1.55%</b>

## Call your financial professional today.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

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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. The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

Insurance products issued by North American Company for Life and Health Insurance<sup>®</sup>, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials for further details, specific features/options, and limitations by product and state. The North American Guarantee Choice<sup>SM</sup> is issued on base contract form NA1011A/ICCI7-NA1011A or appropriate state variation including all applicable endorsements and riders. 1. Rates are current as of publication date and are subject to change at any time. Rate may vary by premium band and guarantee period selected. 2. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties. 3. Included for issue ages 75 and younger. Not available in all states. Please contact your financial professional for state availability. 4. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income and withdrawal phase. Please note neither North American nor any agents acting on its behalf should be viewed as providing legal, tax or investment advice. Consult with and rely on your qualified advisor. 5. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structures and periods may vary by state. Surrender charges and market value adjustment may reset with renewal.