

A history of stability you can trust

Access the strength of NAC VersaChoice® 10

The best partners go out of their way to offer a steady, stable hand to help weather life's storms. Time after time, they show up and prove that actions speak louder than words.

North American strives to earn your trust, and that dedication extends to its approach to help with providing consistent, stable rates over time.

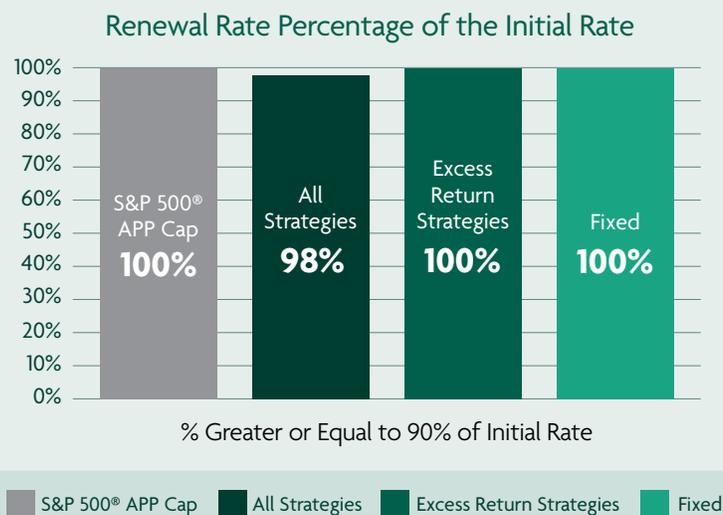
A history of consistent, stable renewal rates with NAC VersaChoice® 10, our long-standing flagship fixed index annuity (FIA).

For the over 12,000 VersaChoice policies issued between 2020 and 2024, the 2025 renewal rates were **at least 90%** of the initial rates **98% of the time** across all strategies^{1,2}.

Additionally, they were at least 90% of the initial rates:

- **100%** of the time on the S&P 500® index with cap rate
- **100%** of the time across all available excess return strategies
- **100%** of the time across the fixed fund

Historical renewal rate consistency with NAC VersaChoice 10



1. Past performance is not a predictive of future results, and there are various factors impacting renewal rates.
2. Based on North American Company internal data, December 2025

The power of diversification to help with renewal rate consistency

Just as there's rarely "one size that fits all," there's also not one particular method or index that performs better than others in all market scenarios. That's one reason why diversifying with multiple strategies can help provide the renewal rate consistency clients may be looking for.

The chart below highlights, in general, how renewal rate stability can be impacted by a multitude of factors, including, but not limited to, market yields and options costs.

See our [Interest credit factors brochure](#) for more detailed information.





Questions? Contact our Sales Support team at 866-322-7066

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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 your 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.

NAC VersaChoice® 10 is a fixed index annuity issued on base contract form NA1012A/ICC17-NA1012A.MVA or appropriate state variation including all applicable endorsements and riders.

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