NORTH AMERICAN®
A Sammons Financial Company

Performance Choice® 8

fixed index annuity series | Issued by North American Company for Life and Health Insurance®

Rate spotlight

As of 6/18/26

RegEd product code: **20SFGNAC_02**

NOT FOR USE IN OREGON

Crediting method	Declared rates[1]	Hypothetical projected illustrated rates		
	Performance Choice 8	Performance Choice 8		
		Last 10 Years	High	Low
Fixed account*	4.75%	**4.75%**	**4.75%**	**4.75%**
Annual Point-to-Point with Index Cap Rate				
S&P 500®	8.90%	**7.06%**	**7.06%**	**5.61%**
Monthly Point-to-Point with Index Cap Rate				
S&P 500®	2.95%	**8.38%**	**9.00%**	**4.43%**
Annual Point-to-Point with Participation Rate				
S&P 500®	35%	**5.72%**	**5.38%**	**3.58%**
Goldman Sachs Equity TimeX Index	75%	**6.54%**	**9.52%**	**6.54%**
S&P Multi-Asset Risk Control 5% Excess Return	160%	**8.53%**	**10.17%**	**6.72%**
Fidelity Multifactor Yield Index℠ 5% ER	150%	**5.86%**	**10.39%**	**5.34%**
Morgan Stanley Dynamic Global Index	160%	**7.63%**	**12.39%**	**7.45%**
Two-year Point-to-Point with Participation Rate				
S&P 500	50%	**6.75%**	**7.44%**	**4.99%**
Goldman Sachs Equity TimeX Index	115%	**8.06%**	**14.32%**	**8.06%**
S&P Multi-Asset Risk Control 5% Excess Return	220%	**9.88%**	**11.30%**	**6.73%**
Fidelity Multifactor Yield Index 5% ER	220%	**7.55%**	**14.01%**	**6.13%**
Morgan Stanley Dynamic Global Index	225%	**9.22%**	**16.20%**	**7.83%**
Annual Point-to-Point with Enhanced Participation Rate (includes a strategy charge[2])				
Fidelity Multifactor Yield Index 5% ER	190%	**7.38%**	**13.11%**	**6.72%**
annual strategy charge percentage	0.95%	**6.43%^**	**12.16%^**	**5.77%^**
Morgan Stanley Dynamic Global Index	205%	**9.70%**	**15.82%**	**9.47%**
annual strategy charge percentage	0.95%	**8.75%^**	**14.87%^**	**8.52%^**
Two-year Point-to-Point with Enhanced Participation Rate (includes a strategy charge[2])				
Fidelity Multifactor Yield Index 5% ER	270%	**9.13%**	**16.93%**	**7.41%**
annual strategy charge percentage	0.95%	**8.25%^**	**16.11%^**	**6.51%^**
Morgan Stanley Dynamic Global Index	285%	**11.38%**	**20.11%**	**9.64%**
annual strategy charge percentage	0.95%	**10.51%^**	**19.31%^**	**8.75%^**

If the underlying performance of an index is zero or negative, the interest credited to the contract will be zero.

^ Net annual effective rate that reflects applicable strategy fees.

*The declared fixed rate is an annual effective rate. Interest is credited to the fixed account daily.

1. Declared rates are based on current rates and are subject to change without notice.

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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Projected illustrated rates: Projected illustrated rates are based on the annual effective rates for the most recent, most favorable, and least favorable ten year period out of the last twenty years of historical index performance as taken from our current illustration for this product. The projected illustrated rates in this hypothetical example assume the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as index caps, index margins, participation rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual rates will be higher or lower than those provided in this example but will not be less than the minimum guarantees.

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

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Risk factors:

- The level of the Index can go down. The Index components are exposed to various risks and their market price may be influenced by many unpredictable factors including risks associated with global equities markets, currency exchange rates, interest rates, commodities, and precious metals.
- There are risks relating to the volatility target mechanism. The Index's volatility target mechanism is applied to target an overall level of realized volatility equal to 5% but the realized volatility may be less than or greater than 5% and the volatility target may adversely affect Index performance.
- There are risks associated with leverage. The Index rules contemplate the possibility of leverage within the Index to achieve the 5% volatility target, which is expected to magnify declines.
- The Index has a limited performance history and past performance is no indication of future performance.
- The Index has embedded costs. The components that are used in constructing the Index include adjustments for costs associated with trading within and between various components, as applicable. The return of such components and, as a result, the return of the Index will be lower than if there were no associated costs.
- Purchasers of products linked to the Index will have no access to the assets underlying the Index.
- The Index methodology is fixed subject to certain adjustments and will not change over time even if the Index underperforms a relevant benchmark
- Morgan Stanley and its affiliates may from time to time engage in transactions involving he components of the Index, which may negatively impact the level of the Index

Goldman Sachs Equity TimeX Index

This Index does not include dividends paid by the underlying companies.

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