NORTH AMERICAN®
A Sammons Financial Company

North American Charter® Plus 10

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

Rate spotlight

As of 3/19/26

RegEd product code: **24SFGNAC_01**

NOT FOR USE IN OREGON **CA: SEE CONSUMER PRODUCT BROCHURE FOR PREMIUM BONUS DETAILS.**

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

Premium bonus - available on premium received in first 3 years			Declared rates[1]		Hypothetical projected illustrated rates[2]					
					NA Charter Plus 10 year			NA Charter Plus 10 year state specific°		
Premium	Base bonus	With 9% Enhanced Premium Bonus through optional enhanced bonus rider (EBR) for cost*	NA Charter Plus 10 year	NA Charter Plus 10 year state specific°	Last 10 years	High	Low	Last 10 years	High	Low
$20,000-$74,999	7%	16%								
$75,000+	10%	19%								
Crediting method										
FIXED ACCOUNT**			3.00%	3.00%	**3.00%**	**3.00%**	**3.00%**	**3.00%**	**3.00%**	**3.00%**
Annual Point-to-Point with Index Cap Rate										
S&P 500®			6.00%	5.75%	**4.77%**	**4.77%**	**3.92%**	**4.57%**	**4.57%**	**3.77%**
Monthly Point-to-Point with Index Cap Rate										
S&P 500®			1.40%	1.25%	**2.85%**	**3.52%**	**1.31%**	**2.28%**	**2.86%**	**1.00%**
Annual Point-to-Point with Participation Rate										
S&P 500®			20%	20%	**3.28%**	**3.09%**	**2.06%**	**3.28%**	**3.09%**	**2.06%**
Goldman Sachs Equity TimeX Index			40%	35%	**3.52%**	**5.13%**	**3.52%**	**3.09%**	**4.49%**	**3.09%**
Barclays Transitions 6			75%	70%	**5.49%**	**6.89%**	**4.28%**	**5.13%**	**6.43%**	**4.00%**
Barclays Transitions 12			40%	35%	**6.20%**	**7.78%**	**4.77%**	**5.44%**	**6.82%**	**4.18%**
S&P Multi-Asset Risk Control 5% Excess Return			85%	80%	**4.59%**	**5.48%**	**3.64%**	**4.33%**	**5.16%**	**3.43%**
Fidelity Multifactor Yield Index℠ 5% ER			85%	80%	**3.35%**	**5.93%**	**3.06%**	**3.16%**	**5.59%**	**2.89%**
Morgan Stanley Dynamic Global Index			85%	80%	**4.10%**	**6.62%**	**4.01%**	**3.86%**	**6.24%**	**3.78%**
Two-year Point-to-Point with Participation Rate										
S&P 500®			25%	25%	**3.47%**	**3.81%**	**2.57%**	**3.47%**	**3.81%**	**2.57%**
Goldman Sachs Equity TimeX Index			70%	65%	**5.08%**	**9.05%**	**5.08%**	**4.74%**	**8.44%**	**4.74%**
Barclays Transitions 6			125%	120%	**7.26%**	**10.52%**	**6.02%**	**7.00%**	**10.12%**	**5.79%**
Barclays Transitions 12			60%	55%	**7.68%**	**10.94%**	**6.26%**	**7.09%**	**10.08%**	**5.77%**
S&P Multi-Asset Risk Control 5% Excess Return			120%	110%	**5.58%**	**6.45%**	**3.86%**	**5.13%**	**5.94%**	**3.56%**
Fidelity Multifactor Yield Index℠ 5% ER			120%	110%	**4.25%**	**7.92%**	**3.46%**	**3.91%**	**7.28%**	**3.19%**
Morgan Stanley Dynamic Global Index			130%	120%	**5.56%**	**9.70%**	**4.75%**	**5.16%**	**8.99%**	**4.40%**
Annual Point-to-Point with Enhanced Participation Rate (includes a strategy charge[2])										
Fidelity Multifactor Yield Index℠ 5% ER			125%	120%	**4.90%**	**8.69%**	**4.47%**	**4.71%**	**8.34%**	**4.30%**
annual strategy charge percentage			0.95%	0.95%	**3.95%^**	**7.74%^**	**3.52%^**	**3.76%^**	**7.39%^**	**3.34%^**
Morgan Stanley Dynamic Global Index			135%	130%	**6.46%**	**10.48%**	**6.31%**	**6.22%**	**10.09%**	**6.08%**
annual strategy charge percentage			0.95%	0.95%	**5.51%^**	**9.53%^**	**5.36%^**	**5.27%^**	**9.14%^**	**5.13%^**
Two-year Point-to-Point with Enhanced Participation Rate (includes a strategy charge[2])										
Fidelity Multifactor Yield Index℠ 5% ER			190%	180%	**6.58%**	**12.22%**	**5.35%**	**6.26%**	**11.62%**	**5.09%**
annual strategy charge percentage			0.95%	0.95%	**5.68%^**	**11.37%^**	**4.44%^**	**5.35%^**	**10.77%^**	**4.17%^**
Morgan Stanley Dynamic Global Index			190%	180%	**7.90%**	**13.86%**	**6.72%**	**7.52%**	**13.18%**	**6.40%**
annual strategy charge percentage			0.95%	0.95%	**7.01%^**	**13.02%^**	**5.82%^**	**6.63%^**	**12.33%^**	**5.50%^**

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.

*Optional enhanced bonus rider (EBR) has an annual cost of 0.95% of accumulation value assessed during the surrender charge period. For CA only, the enhanced bonus rider (EBR) is not optional and is automatically included for Charter Plus 10.

**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. Premium Bonuses are not factored into hypothetical projected illustrated rates. 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.

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Questions? Contact Sales Support at 866-322-7066.

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Rate spotlight

As of 3/19/26

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Premium bonus - available on premium received in first 3 years			Declared rates[1]	Hypothetical projected illustrated rates[2]		
Premium	Base bonus	With 12% Enhanced Premium Bonus through optional enhanced bonus rider (EBR) for cost*	NA Charter Plus 14 year	NA Charter Plus 14 year		
$20,000-$74,999	9%	21%		Last 10 years	High	Low
$75,000+	13%	25%				
Crediting method						
FIXED ACCOUNT**			3.00%	**3.00%**	**3.00%**	**3.00%**
Annual Point-to-Point with Index Cap Rate						
S&P 500®			6.50%	**5.17%**	**5.17%**	**4.21%**
Monthly Point-to-Point with Index Cap Rate						
S&P 500®			1.45%	**3.03%**	**3.73%**	**1.41%**
Annual Point-to-Point with Participation Rate						
S&P 500®			20%	**3.28%**	**3.09%**	**2.06%**
Goldman Sachs Equity TimeX Index			45%	**3.96%**	**5.76%**	**3.96%**
Barclays Transitions 6			85%	**6.20%**	**7.79%**	**4.84%**
Barclays Transitions 12			45%	**6.95%**	**8.73%**	**5.36%**
S&P Multi-Asset Risk Control 5% Excess Return			90%	**4.86%**	**5.80%**	**3.85%**
Fidelity Multifactor Yield Index℠ 5% ER			90%	**3.55%**	**6.28%**	**3.24%**
Morgan Stanley Dynamic Global Index			90%	**4.34%**	**7.01%**	**4.24%**
Two-year Point-to-Point with Participation Rate						
S&P 500®			30%	**4.13%**	**4.55%**	**3.06%**
Goldman Sachs Equity TimeX Index			75%	**5.42%**	**9.65%**	**5.42%**
Barclays Transitions 6			135%	**7.79%**	**11.31%**	**6.46%**
Barclays Transitions 12			65%	**8.26%**	**11.80%**	**6.74%**
S&P Multi-Asset Risk Control 5% Excess Return			125%	**5.80%**	**6.70%**	**4.01%**
Fidelity Multifactor Yield Index℠ 5% ER			125%	**4.42%**	**8.23%**	**3.60%**
Morgan Stanley Dynamic Global Index			135%	**5.76%**	**10.05%**	**4.92%**
Annual Point-to-Point with Enhanced Participation Rate (includes a strategy charge[2])						
Fidelity Multifactor Yield Index℠ 5% ER			130%	**5.09%**	**9.03%**	**4.65%**
annual strategy charge percentage			0.95%	**4.14%^**	**8.08%^**	**3.69%^**
Morgan Stanley Dynamic Global Index			140%	**6.69%**	**10.86%**	**6.54%**
annual strategy charge percentage			0.95%	**5.74%^**	**9.91%^**	**5.58%^**
Two-year Point-to-Point with Enhanced Participation Rate (includes a strategy charge[2])						
Fidelity Multifactor Yield Index℠ 5% ER			195%	**6.75%**	**12.52%**	**5.48%**
annual strategy charge percentage			0.95%	**5.85%^**	**11.67%^**	**4.57%^**
Morgan Stanley Dynamic Global Index			195%	**8.09%**	**14.20%**	**6.88%**
annual strategy charge percentage			0.95%	**7.20%^**	**13.36%^**	**5.98%^**

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.

*Optional enhanced bonus rider (EBR) has an annual cost of 0.95% of accumulation value assessed during the surrender charge period. The EBR and its features are not available in all states.

**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. Premium Bonuses are not factored into hypothetical projected illustrated rates. 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.

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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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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

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NORTH AMERICAN®
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North American Charter® Plus 10

fixed index annuity

Issued by North American Company for Life and Health Insurance®

5% premium bonus[1] (4.54% net bonus) increase special now available for a limited time.

Immediate bonus

Up to 24% premium bonus (12.71% net bonus[2])
(19% premium bonus + 5% premium bonus special[1]
8.17% net bonus + 4.54% net bonus special)

With the built-in enhanced bonus rider (EBR[3]), you can receive a premium bonus of up to 24% (12.71% net bonus) on any premiums[1] received during the first three years.

(All bonuses may be subject to a premium bonus recapture[1])

Upside growth potential

Index options from strong financial brands: Morgan Stanley, Fidelity, S&P, Goldman Sachs, and Barclays.

Up to 20 index account options available

- 18 uncapped (subject to participation rate or enhanced participation rate[4])
- 6 volatility control indexes

Liquidity options

- 10% annual penalty-free withdrawal[5] of accumulation value starting in year two

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

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.

The North American Charter® Plus 10 is issued on form NA1007A04 (contract), AE577A, AE578A, AE608A04.PB, AE641A04, AE642A, AE665A04, AE674A04, AE675A04, AE583A, and AE584A (riders/endorsements) by North American Company for Life and Health Insurance®, West Des Moines, IA.

1. Assumes 5% premium bonus special (4.54% net bonus) on the North American Charter Plus 10. The premium bonus increase may be modified or discontinued at any time without notice. All decisions are at the sole discretion of North American and all decisions are final. No exceptions will be made.

   The premium bonus is credited to your accumulation value upon issue and is applied to the accumulation value when additional premiums are received during the first three years. 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. The enhanced premium bonus rider includes a premium bonus rider charge on each contract anniversary during the surrender charge period. Over time, the amount of the premium bonus will be offset by the premium bonus rider charges, lower credited interest rates, lower index cap rates, lower participation rates, and/or greater index margins. Any additional premium(s) are subject to a maximum additional premium requirement.
2. Net Bonus represents the total premium bonus adjusted for the rider charge during the surrender charge period. The net bonus is calculated as follows: Net Bonus = (1 + premium bonus percentage) x (1 – premium bonus rider charge percentage) $^{\text{Number of years in premium bonus rider charge period}}$ - 1.
3. 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. The EBR cannot be terminated.
4. Enhanced Participation Rate includes a strategy charge for a higher participation rate and is known as a "Strategy Fee Annual Percentage" in the contract. The charge will be deducted once each term at the earliest of a full surrender, at the time of a partial withdrawal that exceeds the penalty-free withdrawal amount or the end of the term. The charge will be deducted from the accumulated value allocated to the enhanced participation rate method. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium. The annual charge is multiplied by two for the two year crediting strategy.
5. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

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.

Talk to your financial professional for details.

Annuity

For use in California only

NORTH AMERICAN®
A Sammons Financial Company

North American Charter® Plus 14

fixed index annuity

Issued by North American Company for Life and Health Insurance®

7% premium bonus[1] increase special now available for a limited time.

Immediate bonus

Up to 19% premium bonus (12% base premium bonus plus 7% premium bonus special)[1]
on all premiums received in first three years.

(All bonuses may be subject to a premium bonus recapture[1])

Upside growth potential

Index options from strong financial brands: Morgan Stanley, Fidelity, S&P, Goldman Sachs, and Barclays.

Up to 20 index account options available

- 18 uncapped (subject to participation rate or enhanced participation rate[2])
- 6 volatility control indexes

Liquidity

- 10% annual penalty-free withdrawal[3] of accumulation value starting in year two

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

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.

The North American Charter® Plus 14 is issued on form NA1007A04 (contract), AE577A, AE578A, AE608A04.PB, AE641A04, AE642A, AE665A04, AE675A04, AE583A, and AE584A (riders/endorsements) by North American Company for Life and Health Insurance®, West Des Moines, IA.

1. Assumes 7% premium bonus special on the North American Charter Plus 14. The premium bonus increase may be modified or discontinued at any time without notice. All decisions are at the sole discretion of North American and all decisions are final. No exceptions will be made.

   Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a 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 may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.
2. Enhanced Participation Rate includes a strategy charge for a higher participation rate and is known as a "Strategy Fee Annual Percentage" in the contract. The charge will be deducted once each term at the earliest of a full surrender, at the time of a partial withdrawal that exceeds the penalty-free withdrawal amount or the end of the term. The charge will be deducted from the accumulated value allocated to the enhanced participation rate method. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium. The annual charge is multiplied by two for the Two year crediting strategy.
3. Withdrawals taken prior to age 59½ may be subject to IRS penalties.

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.

Talk to your financial professional for details.