

## NAC Control. X<sup>SM</sup>

Rate spotlight

As of 9/30/25

RegEd product code: 23SFGNAC\_02

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

## **NOT FOR USE IN OREGON**

Crediting method	Declared rates	Hypothetical projected illustrated rates		
		Last 10 Years	High	Low
Fixed account	3.50%	3.50%	3.50%	3.50%
Annual Point-to-Point with Index Cap Rate				
S&P 500®	8.50%	5.88%	6.74%	5.38%
Two-year Point-to-Point with Index Cap Rate				
S&P 500®	12.50%	4.65%	5.88%	4.47%
Annual Point-to-Point with Participation Rate				
S&P 500®	35%	5.13%	5.38%	3.58%
Barclays Transitions 6 VC Index™	120%	8.67%	10.92%	6.81%
Barclays Transitions 12 VC Index™	65%	9.92%	12.51%	7.69%
Two-year Point-to-Point with Participation Rate				
S&P 500®	40%	4.76%	6.01%	4.04%
Barclays Transitions 6 VC Index™	185%	9.67%	15.17%	8.61%
Two-year Point-to-Point with Index Margin and Participation Rate	Margin 4%			
Barclays Transitions 12 VC Index™ (annual index margin of 2%')	P-rate 120%	11.69%	18.69%	10.43%

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

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1. 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.

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.

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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.

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

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