Annuity

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN® A Sammons Financial Company

NAC Guaranteed Allocation℠ fixed index annuity

	NAC Guaranteed Allocation 5	NAC Guaranteed Allocation 7	NAC Guaranteed Allocation 10
Issue ages (may vary by state)	0-89	0-85	0-79

Minimum premium

Modified single premium, $20,000 non-qualified and qualified. Premiums are only allowed during first contract year.

Surrender charge schedules (may vary by state)

Y1	Y2	Y3	Y4	Y5	Y6+
9%	**8%**	**7%**	**6%**	**5%**	**0%**

Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8+
9%	**8%**	**7%**	**6%**	**5%**	**4%**	**3%**	**0%**

Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11+
10%	**10%**	**9%**	**9%**	**8%**	**8%**	**7%**	**6%**	**4%**	**2%**	**0%**

Penalty-free withdrawals

Starting in the first contract year, up to 10% of the beginning of year accumulation value may be taken each year

Nursing home confinement waiver (not available in all states)

After the first contract anniversary, if the contract owner is confined to a qualified nursing care center as defined in the rider, the contract owner may withdraw up to 100% of the accumulation value without a surrender charge or MVA as long as eligibility requirements for this rider are met. If the contract owner withdraws 100% of the accumulation value, the contract and any applicable riders will terminate. This benefit is provided by a waiver rider which is included with the Annuity Contract when it is issued. Refer to the waiver rider for additional details, including benefit terms, conditions, and limitations.

Available Indices within Model Blends

- S&P 500®
- S&P 500® Dynamic Intraday TCA Index
- S&P Commodity Risk Premia Diversifier TCA Index (USD) ER
- S&P Multi-Asset Risk Control 5% Excess Return

Model Blends

A Model Blend is a pre-determined combination of strategies and allocation percentages. Allocations to the strategies within each Model Blend (also referred to as Strategy Allocation Percentages*) will not change after contract issuance. Premium at issue and Accumulation Value upon contract anniversaries can only be allocated to or from available Model Blends and the Fixed Account and cannot be allocated to or from the specific strategies within any Model Blend.

Your client may only have amounts allocated to one Model Blend at a time. This product only permits your client to allocate to the Fixed Account and/or one Model Blend of the Index Account. Contract owners may not allocate amounts to any of the individual strategies.

see Strategy Allocation Percentages chart on page 2

Additional features

Guaranteed Rates: All credited rates are fully guaranteed for the surrender charge period. After this period, rates for fixed and index accounts will be declared annually.

Automatic rebalancing: Each contract anniversary, we will automatically reallocate your client's Accumulation Value so the resulting percentage of Accumulation Value allocated to the selected Model Blend and Fixed Account will equal their most recent allocation instructions. Within each Model Blend, the Accumulation Value among the strategies will be redistributed according to the original Strategy Allocation Percentages established for the Model Blend on the issue date.

Rebalancing occurs after any interest credits are applied and after any reductions to the Accumulation Value for any applicable rider charges or fees. Rebalancing may result in transferring funds from strategies that earned a higher interest credit to strategies that earned a lower interest credit.

Spousal continuance: If the surviving spouse is the sole beneficiary, they may continue NAC Guaranteed Allocation as the new covered person, until their death.

Death benefit: The death benefit guarantees that the beneficiary will receive annuity's full accumulation value plus any partial interest credits or minimum surrender value as of the date of death, whichever is greater.

For additional information refer to the product brochure.

Strategy Allocation Percentages within Model Blends

		Model Blend A	Model Blend B	Model Blend C	Model Blend D
Equity exposure indices	S&P 500® with index cap	**20%**	**30%**	**40%**	**50%**
	S&P 500® Dynamic Intraday TCA Index with par	**20%**	**30%**	**40%**	**50%**
Diversifier indices	S&P MARC 5 ER with par	**40%**	**25%**	**10%**	**0%**
	S&P Commodity Risk Premia Diversifier TCA Index (USD) ER with par	**20%**	**15%**	**10%**	**0%**

Par*=Participation rate. The above are all annual point-to-point crediting methods. See brochure for further details on equity exposure indices and diversifier indices.*

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 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.

Insurance products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

The NAC Guaranteed Allocation℠ is issued on form NA2002A/ICC24-NA2002A or appropriate state variation including all applicable endorsements and riders.

Each of North American's crediting methods and available indexes performs differently in various market scenarios. There is not one particular method or index that performs better than the other methods and indexes when observed in all market scenarios.

The indexes are 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 the positive performance of the underlying index, thereby creating more stabilized performance.

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

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