

NAC Guaranteed AllocationSM fixed index annuity

With NAC Guaranteed Allocation, you can allocate your premium to the fixed account (if chosen) and one Model Blend.

A Model Blend is a pre-determined mix of strategies and allocation percentages designed for built-in diversification. You may reallocate to a different Model Blend on each contract anniversary.

Rates are guaranteed for the entire term.

Fixed account rate ¹		
NAC Guaranteed Allocation 5	NAC Guaranteed Allocation 7	NAC Guaranteed Allocation 10
3.05%	3.15%	3.25%

Model Blend A	Crediting Method	Strategy Allocation %	5-year rate	7-year rate	10-year rate
S&P 500®	Annual point-to-point with cap rate	20%	11.00%	11.50%	12.00%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	20%	40%	40%	40%
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	40%	115%	120%	125%
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	20%	90%	95%	100%
Model Blend B	Crediting Method	Strategy Allocation %			
S&P 500®	Annual point-to-point with cap rate	30%	8.50%	8.75%	9.25%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	30%	40%	40%	40%
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	25%	115%	120%	125%
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	15%	90%	95%	100%
Model Blend C	Crediting Method	Strategy Allocation %			
S&P 500®	Annual point-to-point with cap rate	40%	7.25%	7.50%	8.25%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	40%	40%	40%	40%
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	10%	115%	120%	125%
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	10%	90%	95%	100%
Model Blend D	Crediting Method	Strategy Allocation %			
S&P 500®	Annual point-to-point with cap rate	50%	6.75%	7.00%	7.50%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	50%	40%	40%	40%

You may allocate your premium to the fixed account and/or only ONE Model Blend. Direct allocation to or from individual strategies within a Model Blend is not allowed, preserving its diversification benefits. The minimum premium requirement for allocation to a Model Blend is \$2,000. You may not allocate less than this amount to the selected Model Blend.

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.

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

Annuity interest rates effective Jan. 28, 2025

Issued by North American Company for Life and Health Insurance®



New business guidelines

Interest rates and interest credit factors (“rates”) can change after we receive applications and before we receive the premiums. In order to qualify for a rate hold, we must receive the signed application within 10 days **AND** must receive premium within 60 days of application signed date. Rates will be based on application signed date. If the 60th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday. The fixed and index account rates are guaranteed for the contract’s surrender charge period. These interest rates and interest credit factors are reflected on the annual statement.

NOT FOR USE IN OREGON

Please refer to the product disclosure or annuity contract for details on minimum guaranteed fixed rates and minimum/maximum crediting method rates.

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.

Rates are effective as of publication date and are subject to change. Rates may vary by premium, surrender charge period and/or guarantee period selected.

NAC Guaranteed AllocationSM is issued on form NA2002A/ICC24-NA2002A (contract), AE692A/ICC24-AE692A, AE687A/ICC24-AE687A, AE638A/ICC21-AE638A and AE695A/ICC24-AE695A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. Product features, riders and index options may not be available in all states or appropriate for all clients.

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.

Surrender charge: A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

Index accounts: Crediting methods such as index cap rates, participation rates, and index margins apply to index accounts only; not to the fixed account. Crediting methods and indexes are not available on all products or in all states.

The “S&P 500®”, “S&P 500® Dynamic Intraday TCA Index”, “S&P Commodity Risk Premia Diversifier TCA Index (USD) ER”, and “S&P Multi-Asset Risk Control 5% Excess Return Index”, (“the Indices”) are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by North American Company for Life and Health Insurance® (“the Company”). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). It is not possible to invest directly in an index. The Company’s Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or any of their respective affiliates (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Company’s Products or any member of the public regarding the advisability of investing in securities generally or in the Company’s Products particularly or the ability of the Indices to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices’ only relationship to the Company with respect to the Indices is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Indices are determined, composed and calculated by S&P Dow Jones Indices without regard to the Company or the Company’s Products. S&P Dow Jones Indices has no obligation to take the needs of the Company or the owners of the Company’s Products into consideration in determining, composing or calculating the Indices. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Company’s Products. There is no assurance that investment products based on the Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, “promoter” (as defined in the Investment Company Act of 1940, as amended), “expert” as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

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May Lose Value	Not Insured By Any Federal Government Agency	