

NAC Guaranteed AllocationSM 5

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

Rate spotlight

As of 1/28/25

RegEd product code: **25SFGNAC_01**

NOT FOR USE IN OREGON	Crediting method	Strategy Allocation %	Declared rates ¹	Hypothetical projected illustrated rates		
				Last 10 Years	High	Low
Fixed account*			3.05%	3.05%	3.05%	3.05%
Model Blend A						
S&P 500®	Annual point-to-point with cap rate	20%	11.00%	5.43%	6.77%	4.70%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	20%	40%			
S&P Multi-Asset Risk Control 5% Excess Return	Annual point-to-point with participation rate	40%	115%			
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	20%	90%			
Model Blend B						
S&P 500®	Annual point-to-point with cap rate	30%	8.50%	5.35%	6.50%	4.56%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	30%	40%			
S&P Multi-Asset Risk Control 5% Excess Return	Annual point-to-point with participation rate	25%	115%			
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	15%	90%			
Model Blend C						
S&P 500®	Annual point-to-point with cap rate	40%	7.25%	5.23%	6.19%	4.38%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	40%	40%			
S&P Multi-Asset Risk Control 5% Excess Return	Annual point-to-point with participation rate	10%	115%			
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	10%	90%			
Model Blend D						
S&P 500®	Annual point-to-point with cap rate	50%	6.75%	5.27%	6.10%	4.40%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	50%	40%			

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

*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.

Access **NAC Guaranteed Allocation**
marketing materials, index resources,
and illustration tool here
or by scanning the QR code.



NAC Guaranteed AllocationSM 7

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

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RegEd product code: **25SFGNAC_01**

NOT FOR USE IN OREGON	Crediting method	Strategy Allocation %	Declared rates ¹	Hypothetical projected illustrated rates		
				Last 10 Years	High	Low
Fixed account*			3.15%	3.15%	3.15%	3.15%
Model Blend A						
S&P 500®	Annual point-to-point with cap rate	20%	11.50%	5.61%	7.01%	4.85%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	20%	40%			
S&P Multi-Asset Risk Control 5% Excess Return	Annual point-to-point with participation rate	40%	120%			
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	20%	95%			
Model Blend B						
S&P 500®	Annual point-to-point with cap rate	30%	8.75%	5.48%	6.67%	4.68%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	30%	40%			
S&P Multi-Asset Risk Control 5% Excess Return	Annual point-to-point with participation rate	25%	120%			
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	15%	95%			
Model Blend C						
S&P 500®	Annual point-to-point with cap rate	40%	7.50%	5.34%	6.32%	4.48%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	40%	40%			
S&P Multi-Asset Risk Control 5% Excess Return	Annual point-to-point with participation rate	10%	120%			
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	10%	95%			
Model Blend D						
S&P 500®	Annual point-to-point with cap rate	50%	7.00%	5.35%	6.20%	4.48%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	50%	40%			

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

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

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NAC Guaranteed AllocationSM 10

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

Rate spotlight

As of 1/28/25

RegEd product code: **25SFGNAC_01**

NOT FOR USE IN OREGON	Crediting method	Strategy Allocation %	Declared rates ¹	Hypothetical projected illustrated rates		
				Last 10 Years	High	Low
Fixed account*			3.25%	3.25%	3.25%	3.25%
Model Blend A						
S&P 500®	Annual point-to-point with cap rate	20%	12.00%	5.80%	7.24%	5.00%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	20%	40%			
S&P Multi-Asset Risk Control 5% Excess Return	Annual point-to-point with participation rate	40%	125%			
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	20%	100%			
Model Blend B						
S&P 500®	Annual point-to-point with cap rate	30%	9.25%	5.67%	6.90%	4.84%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	30%	40%			
S&P Multi-Asset Risk Control 5% Excess Return	Annual point-to-point with participation rate	25%	125%			
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	15%	100%			
Model Blend C						
S&P 500®	Annual point-to-point with cap rate	40%	8.25%	5.59%	6.62%	4.69%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	40%	40%			
S&P Multi-Asset Risk Control 5% Excess Return	Annual point-to-point with participation rate	10%	125%			
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	10%	100%			
Model Blend D						
S&P 500®	Annual point-to-point with cap rate	50%	7.50%	5.53%	6.40%	4.62%
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	50%	40%			

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

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

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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.

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