NORTH AMERICAN®

A Sammons Financial Company

Annuity

Issued by North American Company for Life and Health Insurance®

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Accumulation fixed index annuity **portfolio snapshot**

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Products listed are the generic versions used in most states. Products listed may not be available in all states. Please see the product disclos

Product	North American Charter® Plus fixed index annuity	NAC Guaranteed Allocation℠ fixed index annuity
Ideal use	**Top premium bonus[1]**	**Accumulation with guaranteed rates and preset Model Blend allocations**
Highlights	**10 & 14 yr surrender charge periods[3]** **10 yr: Issue ages up to 79** **14 yr: Issue ages up to 75** (may vary by state) **$20,000 minimum premium** **Flexible premium**	**5, 7, & 10 yr surrender charge period[3]** **5 yr: Issue ages up to 89** **7 yr: Issue ages up to 85** **10 yr: Issue ages up to 79** (may vary by state) **$20,000 minimum premium** **Modified single premium** (first 12 months)
Features and benefits	**Bonus Options[1]** (for all premium received in first 3 years. May vary by state.) **10 yr version** **13%** for $20,000-$74,999 **16%** for $75,000+ (includes a 6% premium bonus special) **14 yr version** **15%** for $20,000-$74,999 **19%** for $75,000+ (includes a 6% premium bonus special) *Premium bonuses and specials may vary by state, may be subject to premium bonus recapture, and may be modified or discontinued at any time at the company's sole discretion.* **Performance** **Index options from strong financial brands: Morgan Stanley, Fidelity, S&P, Goldman Sachs, and Barclays** (may vary by state) **Up to 20 index account options available** • 18 uncapped (subject to participation rate or enhanced participation rate[6]) • 6 volatility control indexes **Liquidity** **10% annual penalty-free withdrawal[4] starting in year 2** **100% nursing home confinement waiver starting in year 2** (may vary by state) **Optional enhanced bonus rider[7] (EBR)** (Availability may vary by state. CA only: EBR is not optional and automatically included with Charter Plus 10; EBR is not available with Charter Plus 14. See the product brochure for details.) (0.95% annual charge) **EBR premium bonus[1]** • 9% premium bonus for 10-year • 12% premium bonus for 14-year (may vary by state and be subject to a premium bonus recapture)	**Bonus Options** **No Premium Bonus** **Performance** **Guaranteed rates:** All credited rates are guaranteed for the entire surrender charge period[3]. **Index options from premier brand S&P** **Choose between four pre-built Model Blend allocation options for built in diversification or fixed account** **Automatic rebalancing** on each contract anniversary allows the allocations to be consistently diversified and easily managed **Liquidity** **10% annual penalty-free withdrawal[4] starting in the first year** **100% nursing home confinement waiver starting in year 2** (may vary by state) **Non-qualified stretch for new business[9] available** Available only for natural owners

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sures and availability chart for applicable state variations and product availability.

Product	NAC VersaChoice® fixed index annuity	Performance Choice® fixed index annuity	NAC Control. X℠ fixed index annuity
Ideal use	**Accumulation with liquidity features**	**Accumulation**	**Multiple, flexible guaranteed income[2] streams**
Highlights	**10 yr surrender charge period[3]** **Issue ages up to 79** (may vary by state) **$20,000 minimum premium** **Modified single premium** (first 12 months)	**8 yr surrender charge period[3]** **Issue ages up to 85** (may vary by state) **$20,000 minimum premium** **Flexible premium**	**10 yr surrender charge period[3]** **Issue ages 0-79 without Total Control rider** **40 -79 with Total Control rider elected** **$20,000 minimum premium** **Single premium**
Features and benefits	**Bonus Options** **No Premium Bonus** **Performance** **Index options from strong financial brands: Morgan Stanley, Fidelity, S&P, and Goldman Sachs** **Up to 16 index account options available** • 14 uncapped (subject to participation rate or enhanced participation rate[6]) • 4 volatility control indexes **$75,000+ = High Band** **Liquidity** **10% annual penalty-free withdrawal[4] availability** **Optional enhanced liquidity benefit (ELB) rider includes:** *(Annual fee of 0.60% accumulation value applies)* • Return of premium feature • Enhanced liquidity - cumulative 20% starting in year 2 If no withdrawals (other than rider charges) are taken in the prior year. • Activities of daily living (ADL) - based surrender charge waiver[5] • Activities of daily living (ADL) - based enhanced accumulation value payout (5 year)* ** Once elected, all other rights and benefits under the contract are terminated.* **Non-qualified stretch for new business[9] available** Available only for natural owners	**Bonus Options** **No Premium Bonus** **Performance** **Index options from strong financial brands: Morgan Stanley, Fidelity, S&P, and Goldman Sachs** **Up to 16 index account options available** • 14 uncapped (subject to participation rate or enhanced participation rate[6]) • 4 volatility control indexes **Liquidity** **10% annual penalty-free withdrawal[4] starting in year 2** **Inherited IRAs: Available on Performance Choice.** *Inherited IRAs are only available for natural owners; not on trusts, estates, corporations, etc.* **Non-qualified stretch for new business[9] available** Available only for natural owners	**Design** **Accumulation only version available** (client does not elect optional Total Control rider) **Optional Total Control rider** (for a cost of 1.25% of the total income base) **Growth** **Index Options from strong financial brands Barclays and S&P** **Up to 8 index account options available:** • 6 uncapped (subject index margin or participation rate) • 2 volatility control indexes **Optional Total Control rider includes:** • Immediate **one-time 10% income base bonus**[8] on initial deferred income base • Deferred income base roll-up: 4% guaranteed roll-up + 200% stacking (200% of dollar amount of interest credited to the accumulation value x deferred growth ratio) • Up to 20-year roll-up period • LPA ADL multiplier benefit: 2X LPA for up to 5 years. • Flexible LPA income streams: Activate up to 10 different LPA income streams • Choose single, spousal or joint payouts for each income stream • Increasing or level income options • Lifetime income stream activation(s) available after 1 year (as early as age 50) **Additional Protection** **100% nursing home confinement waiver starting in year 2** (not available in all states)

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.

This is not a complete comparison of all North American fixed index annuities or of the listed fixed index annuity products and optional guaranteed lifetime withdrawal benefit rider. Please see the product and rider brochures for further details on the features, limitations and complete product disclosures.

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.

North American Charter® Plus is issued on base contract form NA1007A/ICC16-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders.

NAC Control. X℠ fixed index annuity is issued on NA1015A/ICC21-NA1015A or appropriate state variation including all applicable endorsements and riders.

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

Performance Choice® is issued on base contract form ICC16-NA1007A.MVA/NA1007A or appropriate state variation including all applicable endorsements and riders.

NAC VersaChoice® 10 is issued on base contract form NA1012A/ICC17-NA1012A. MVA or appropriate state variation including all applicable endorsements and riders.

Product features, riders and index options, including the nursing home multiplier, may not be available in all states or appropriate for all clients.

1. Premium bonus and enhanced premium bonus may vary by annuity product, state, 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.

2. "Income" or "lifetime income" refers to guaranteed payment of lifetime payment amounts ("LPAs"). It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.

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

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

5. Need to receive written proof, acceptable to us, from a physician who has determined, in a manner consistent with accepted standards and practice for the diagnosis, that you are unable to meet two of six ADLs with an expectation the condition(s) are permanent. See product brochure and disclosure for more information on the ADL definitions and qualifications. This benefit is not available when the accumulation value equals zero.

6. 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.

7. EBR can only be elected at product issue. 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. The rider charge, under certain scenarios, may result in loss of premium.

8. The income base bonus is applied one-time to the initial deferred income base. The deferred income base is the part of the total income base that may be used to activate new LPA income streams. While the income base bonus will incrementally increase the deferred income base, resulting in higher potential future income, the rider charges collected will also incrementally increase since the rider charge is 1.25% of the total income base.

9. Non-qualified stretch for inforce business is available at the time of a death claim. If the inforce contract had a guaranteed lifetime withdrawal benefit (GLWB) and has any remaining accumulation value, the GLWB will terminate and the remaining accumulation value (death benefit) is eligible for non-qualified stretch.

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May Lose Value	Not Insured By Any Federal Government Agency	

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