

Annuity



NAC Guaranteed AllocationSM

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



Unlock the power of seamless diversification.

NAC Guaranteed Allocation fixed index annuity (FIA) offers **pre-built Model Blend allocations** designed to help optimize your annuity performance and simplify the allocation process.

Reasons you can't miss our NAC Guaranteed Allocation FIA:

- **Guaranteed rates:** All rates are guaranteed for the entire surrender charge period¹.
- **5, 7, and 10 year surrender charge options**
- **Seamless, turnkey diversification:** Choose from four Model Blend options with preset allocations for built-in diversification. With automatic rebalancing on each contract anniversary, you can easily manage your allocations without extra effort, keeping them consistently diversified.
- **Strong accumulation & growth potential:** Index options are available from one of the premier brands, S&P.

A+ rated² and employee-owned North American offers you a seamless, smarter way to pursue diversified growth potential.

Contact your Financial Professional to
learn more about **NAC Guaranteed Allocation** today.



NOT FOR USE IN OREGON AND IDAHO

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The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals are independently contracted with North American Company and are insurance licensed that will be paid a commission on the sale of an insurance product.

The 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.

Not all product features are guaranteed. Interest credits depend on the performance of an underlying index and are subject to caps and participation rates, which can change after the initial guarantee period. Model Blend percentages remain fixed after policy issuance, but after the surrender charge period, rates are no longer guaranteed. All guarantees, including credited rates and minimum surrender values, depend on the claims-paying ability of North American. Refer to your contract and disclosure statement for details.

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 your 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.

1. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state. After this period, fixed and index accounts will be declared annually.
2. A.M. Best Company rating—effective Aug. 13, 2025. A+ (Superior) is the 2nd of 15 categories.