NORTH AMERICAN®
A Sammons Financial Company

Rate spotlight

As of 2/22/2022

NAC VersaChoice℠ 10

fixed index annuity

Crediting method	Declared rates		Hypothetical projected illustrated rates					
	Low band: $20,000 - $74,999	High band $75,000 or more	Low band | $20,000 - $74,999			High band | $75,000 or more		
			Last 10 Years	High	Low	Last 10 Years	High	Low
Fixed account	1.90%	2.30%	**1.90%**	**1.90%**	**1.90%**	**2.30%**	**2.30%**	**2.30%**
Annual Point-to-Point with Index Cap Rate								
S&P 500®	4.00%	4.50%	**3.19%**	**3.19%**	**2.64%**	**3.58%**	**3.58%**	**2.88%**
Monthly Point-to-Point with Index Cap Rate								
S&P 500®	1.60%	1.80%	**4.44%**	**4.44%**	**1.98%**	**5.36%**	**5.36%**	**2.23%**
Annual Point-to-Point with Index Margin								
S&P 500® Low Volatility Daily Risk Control 5% Index	2.50%	1.50%	**4.50%**	**4.50%**	**2.80%**	**5.19%**	**5.19%**	**3.59%**
Annual Point-to-Point with Participation Rate								
S&P 500®	25%	30%	**3.85%**	**3.85%**	**2.27%**	**4.62%**	**4.62%**	**2.72%**
S&P Multi-Asset Risk Control 5% Excess Return	70%	85%	**3.43%**	**5.03%**	**3.43%**	**4.15%**	**6.10%**	**4.15%**
Fidelity Multifactor Yield 5% ER℠	80%	95%	**4.47%**	**5.59%**	**4.12%**	**5.29%**	**6.62%**	**4.88%**
Two-year Point-to-Point with Participation Rate								
S&P 500®	35%	40%	**5.29%**	**5.29%**	**1.47%**	**6.01%**	**6.01%**	**1.67%**
S&P Multi-Asset Risk Control 5% Excess Return	105%	125%	**4.07%**	**7.50%**	**4.07%**	**4.82%**	**8.86%**	**4.82%**
Fidelity Multifactor Yield 5% ER	115%	140%	**6.01%**	**7.60%**	**5.71%**	**7.27%**	**9.17%**	**6.89%**
Annual Point-to-Point with Enhanced Participation Rate (includes a strategy charge*)								
Fidelity Multifactor Yield 5% ER	145%	155%	**8.03%**	**10.05%**	**7.40%**	**8.58%**	**10.73%**	**7.91%**
annual strategy charge percentage	1.50%	1.50%	**6.53%^**	**8.55%^**	**5.90%^**	**7.07%^**	**9.23%^**	**6.40%^**
Two-year Point-to-Point with Enhanced Participation Rate (includes a strategy charge*)								
Fidelity Multifactor Yield 5% ER	210%	230%	**10.71%**	**13.42%**	**10.07%**	**11.67%**	**14.60%**	**10.95%**
annual strategy charge percentage	1.50%	1.50%	**9.35%^**	**12.09%^**	**8.69%^**	**10.32%^**	**13.28%^**	**9.58%^**

^ Net annual effective rate that reflects applicable strategy fees.

** Known as a strategy fee annual percentage in the contract. The annual charge is multiplied by two for the Two-year crediting strategy. The charge is deducted at the end of each term from the accumulation value which may result in a loss of premium in certain scenarios.*

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Declared rates are based on current rates and are subject to change without notice.

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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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 additional optional benefit riders or strategy fees 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.

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The S&P MARC 5% ER Index is 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 positive performance of the underlying index, thereby creating more stabilized performance. The S&P MARC 5% ER Index has been in existence since Mar. 27, 2017. Ending Values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJI") using the same methodology as used currently.

The Fidelity Multifactor Yield Index 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to North American Company for Life and Health Insurance® (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

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Index methodology: Fidelity Multifactor Yield Index 5% ER Index inception was 12/11/19. Returns of the Fidelity Multifactor Yield Index 5% ER prior to inception represent hypothetical pre-inception index performance (PIP), and returns for time frames after this date reflect actual index performance. PIP is based on criteria applied retroactively with the benefit of hindsight and knowledge of factors that may have positively affected performance. Actual performance of the index may vary significantly from PIP data. The level of the Fidelity Multifactor Yield Index 5% ER is calculated on an excess return basis (net of a notional financing cost) and reflects the daily deduction of a fee of 0.50% per annum. The fee is not related to the annuity. The hypothetical performance information presented herein does not reflect fees and expenses that an investor would pay in a fixed index annuity. It is not possible to invest directly in an index. All market indices are unmanaged. Not intended to represent the performance of any fixed index annuity.

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