

NAC VersaChoiceSM 10 fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified

High band rate: \$75,000 or more; Low band rate: \$20,000 – \$74,999

Fixed account rate

10 year high band	10 year low band
1.70%	1.35%

Participation rate (No Cap)

		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500*	20%	15%
	S&P MARC 5% ER	65%	50%
	NEW Fidelity Multifactor Yield Index SM 5% ER	70%	55%
Two-year Point-to-Point with Participation Rate	S&P 500*	30%	25%
	S&P MARC 5% ER	90%	70%
	NEW Fidelity Multifactor Yield Index SM 5% ER	100%	80%

Enhanced Participation Rate

		10 year high band	10 year low band
NEW Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	130%	120%
	strategy charge ¹	1.50%	1.50%
NEW Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	190%	170%
	strategy charge ¹	1.50%	1.50%

Index Margin (No Cap)

		10 year high band	10 year low band
Annual Point-to-Point with Index Margin	S&P 500* Low Volatility Daily Risk Control 5%	2.00%	3.25%

Index Cap Rate

		10 year high band	10 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500*	1.50%	1.30%
Annual Point-to-Point with Index Cap Rate	S&P 500*	3.50%	3.00%

1. **Strategy charge:** In exchange for a strategy charge, the client unlocks greater upside potential through an enhanced participation rate. The strategy charge is deducted from the accumulation value at the end of each term* and is guaranteed to stay the same for the life of the contract.

*Strategy charges are considered a partial surrender and for purposes of the Return of Premium feature will reduce the Net Premium accordingly. The charge will be deducted at the time of a full surrender and at the time of a partial withdrawal that exceeds the penalty-free withdrawal amount.

The strategy fee is known as a Strategy Fee Annual Percentage in your Contract. The annual charge is multiplied by 2 for the Two-year crediting strategy.

The NAC VersaChoiceSM is issued on base contract form NA1012A/ICC17-NA1012A.MVA or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance®, West Des Moines, IA. 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.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

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Annuity interest rates effective May 4, 2021

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, the following must occur:

Fixed index annuities (FIAs), except those listed below	Must receive premium within 45 days of application received date.	Rate will be based on more favorable rates between: • application received date • premium received date
Multi-year guarantee annuity (MYGA)	Must receive premium within 60 days of application signed date.	Rate will be based on more favorable rates between: • application signed date • premium received date

If the 45th or 60th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

Rate hold only applies for the first contract year/or crediting period (first guarantee period for MYGA). For FIAs, in **subsequent contract years**, rates will be declared on the contract anniversary and will align with the effective date of the contract. These interest rates and interest credit factors are reflected on the annual statement.

Disclosures

Premium bonus: Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a 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 may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

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

***GLWB:** GLWB bonus and GLWB stacking roll-up credit are not applied to the accumulation value, only to the GLWB value, which is used to determine the lifetime payment amount. The GLWB value is not available for withdrawal, surrender or as a death benefit. There is no GLWB stacking roll-up credit in years when a withdrawal is taken or lifetime income payments have been elected. GLWB stacking roll-up credit is available if a required minimum distribution (RMD) is required.

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.

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