

Summary of changes

- NAC IncomeChoice® discontinued effective Jan. 10, 2023
- No other rates change

Introducing Income Pay ProSM, a retirement “paycheck” that lasts a lifetime

Income Pay Pro is a new fixed index annuity for guaranteed lifetime income with an embedded guaranteed lifetime withdrawal benefit (GLWB) rider¹

- **Guaranteed lifetime income²** backed by an A+ rated³, service focused company.
- **Guaranteed GLWB rider features:**
 - **Lifetime Payment Amount (LPA)** - level or increasing
 - **LPA reserve⁴** - defer all or a portion of each LPA for future needs.
 - **Nursing home multiplier⁵** - double LPAs when your clients need it most
- Strong accumulation and growth potential with index options from **Morgan Stanley, Fidelity, and S&P.**

North American products:

Accumulation products

- [NAC VersaChoiceSM](#) 2
- [Performance Choice[®] 8](#) 3
- [North American Charter Plus](#) 4

Multi-Benefit

- [NAC BenefitSolutions[®]](#) 5

Guaranteed Income

- [Income Pay ProSM](#) 6

Quick links:

- [State availability](#)
- [Illustration software](#)
- [Annuity e-App](#)

1. The embedded guaranteed lifetime withdrawal benefit (GLWB) rider includes a rider charge of 1.15% of the GLWB value, deducted as a partial surrender from the accumulation value on each contract anniversary while the rider is in effect. 2. Lifetime income refers to guaranteed payment of Lifetime Payment Amounts (LPAs) as defined in the GLWB Rider included in this contract. 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.M. Best is a large, third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to policyholders. S&P Global Ratings is an independent, third-party rating firm that rates on the basis of financial strength. Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. The ratings apply to North American's financial strength and claims-paying ability. A) A.M. Best rating affirmed on July 29, 2022. For the latest rating, access ambest.com. B) Awarded to North American as part of Sammons® Financial Group Inc., which consists of Midland National® Life Insurance Company and North American Company for Life and Health Insurance®. C) S&P Global rating assigned Feb. 26, 2009 and affirmed on May 25, 2022. D) Fitch Ratings, a global leader in financial information services and credit ratings, on Dec 7, 2022 assigned an Insurer Financial Strength rating of A+ Stable for North American. This rating is the fifth highest of 19 possible rating categories. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization and strong operating profitability supported by strong investment performance. For more information, access fitchratings.com. 4. The LPA Reserve refers to any year after the client has elected the LPA, they can choose to take less than the full LPA. At the end of the contract year, the portion of LPA that is not taken will be placed in the LPA reserve subject to the maximum LPA reserve. The LPA reserve value is available to be taken as a lump sum at any time or periodically withdrawn until depleted. See product brochure for further details and limitations. 5. The Nursing Home Multiplier (known as the LPA Multiplier Benefit in the contract) requires a 2-year minimum wait period and can be paid out for a maximum of five annual payments as long as the client continues to meet the requirements on each payment. Confirmation that the client continues to meet the requirements will be required on an annual basis. Certain conditions and limitations apply. See contract for complete details.

Questions?

Call Sales Support **866-322-7066** or visit NorthAmericanCompany.com

IMPORTANT: Not all products, index options, or surrender charge periods are approved in all states. Please review the state availability chart for state variations by product, index and term. Refer to the product disclosure or contract for minimum guaranteed fixed rates and minimum/maximum crediting method rates.

- For training resources, visit our training center online or for required training visit <https://secure.reged.com/TrainingPlatform>
- Illustrations on our popular SPIA or other annuities can be run on our website.

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Annuity

Interest rates effective Jan. 10, 2023

Issued by North American Company for Life and Health Insurance®



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
4.25%	4.00%

Participation rate (No Cap)		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500*	35%	30%
	S&P MARC 5% ER	165%	140%
	Fidelity Multifactor Yield Index SM 5% ER	175%	150%
	Morgan Stanley Dynamic Global Index	175%	150%
Two-year Point-to-Point with Participation Rate	S&P 500*	50%	45%
	S&P MARC 5% ER	200%	175%
	Fidelity Multifactor Yield Index SM 5% ER	225%	200%
	Morgan Stanley Dynamic Global Index	225%	200%
Enhanced Participation Rate		10 year high band	10 year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	190%	175%
	strategy charge ¹	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	190%	175%
	strategy charge ¹	0.95%	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	275%	250%
	strategy charge ¹	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	275%	250%
	strategy charge ¹	0.95%	0.95%
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%	0.50%	1.50%
Index Cap Rate		10 year high band	10 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500*	2.90%	2.75%
Annual Point-to-Point with Index Cap Rate	S&P 500*	10.00%	9.00%

1. Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios. Strategy charges are considered a partial surrender outside of the available penalty-free amount and for purposes of the return of premium feature will reduce the net premium accordingly.

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.

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Annuity

Interest rates effective Jan. 10, 2023

Issued by North American Company for Life and Health Insurance®



Performance Choice® 8 fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified (\$50/month TSA salary reduction)

Fixed account rate

8 year

4.20%

Participation rate (No Cap)		8 year
Annual Point-to-Point with Participation Rate	S&P 500*	30%
	S&P MARC 5% ER	160%
	Fidelity Multifactor Yield Index SM 5% ER	170%
	Morgan Stanley Dynamic Global Index	170%
Two-year Point-to-Point with Participation Rate	S&P 500*	45%
	S&P MARC 5% ER	190%
	Fidelity Multifactor Yield Index SM 5% ER	215%
	Morgan Stanley Dynamic Global Index	215%
Enhanced Participation Rate		8 year
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	185%
	strategy charge ¹	0.95%
	Morgan Stanley Dynamic Global Index	185%
	strategy charge ¹	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index SM 5% ER	270%
	strategy charge ¹	0.95%
	Morgan Stanley Dynamic Global Index	270%
	strategy charge ¹	0.95%
Index Margin (No Cap)		8 year
Annual Point-to-Point with Index Margin	S&P 500* Low Volatility Daily Risk Control 5%	0.70%
Index Cap Rate		8 year
Monthly Point-to-Point with Index Cap Rate	S&P 500*	2.85%
Annual Point-to-Point with Index Cap Rate	S&P 500*	9.50%

1. Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios.

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Annuity

Interest rates effective Jan. 10, 2023

Issued by North American Company for Life and Health Insurance®



North American Charter Plus 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

*State specific 10-year rates apply to the following states:
AK, CA, CT, DE, HI, ID, IN, MO, MN, NJ, NV, OH, OK, OR, PA,
SC, TX, UT, VA, WA

Premium bonus

10 year high band	10 year low band	14 year high band	14 year low band	State specific 10 year* high band	State specific 10 year* low band
8.00%	5.00%	10.00%	7.00%	8.00%	5.00%

Fixed account rate

10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
3.00%	3.00%	3.10%	3.10%	3.00%	3.00%

Fixed account first-year yield (fixed rate + premium bonus)

10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
11.24%	8.15%	13.41%	10.31%	11.24%	8.15%

Participation rate (No Cap)

		10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
Annual Point-to-Point with Participation Rate	S&P 500®	25%	25%	25%	25%	25%	25%

Index Margin (No Cap)

		10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
Daily Average with Index Margin	S&P 500®	6.50%	6.50%	5.00%	5.00%	7.00%	7.00%
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	2.90%	2.90%	2.00%	2.00%	3.00%	3.00%
Two-Year Point-to-Point with Index Margin (1-year margin shown; 2-year margin is margin shown x 2) (Not available in all states)	S&P 500® Low Volatility Daily Risk Control 8%	4.25%	4.25%	3.50%	3.50%	4.50%	4.50%

Index Cap Rate

		10-year high band	10-year low band	14-year high band	14-year low band	State specific 10 year* high band	State specific 10 year* low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	2.25%	2.25%	2.30%	2.30%	2.10%	2.10%
	NASDAQ-100®	2.50%	2.50%	2.50%	2.50%	2.30%	2.30%
Annual Point-to-Point with Index Cap Rate	S&P 500®	5.50%	5.50%	6.00%	6.00%	5.25%	5.25%

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NAC BenefitSolutions® fixed index annuity

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

Fixed account rate

2.30%

Participation Rate (No Cap)

		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	25%
	S&P Multi-Asset Risk Control 5% Excess Return	90%
	Fidelity Multifactor Yield Index 5% ER	100%
	Morgan Stanley Dynamic Global Index	100%
Two-Year Point-to-Point with Participation Rate	S&P 500®	35%
	S&P Multi-Asset Risk Control 5% Excess Return	135%
	Fidelity Multifactor Yield Index 5% ER	145%
	Morgan Stanley Dynamic Global Index	145%

Index Margin (No Cap)

		10 year
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	3.30%

Index Cap Rate

		10 year
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.85%
Annual Point-to-Point with Index Cap Rate	S&P 500®	5.00%

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Income Pay ProSM fixed index annuity

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

Fixed account rate

2.50%

Participation Rate (No Cap)

		10 year
Annual Point-to-Point with Participation Rate	S&P 500 [®]	25%
	S&P Multi-Asset Risk Control 5% Excess Return	100%
	Fidelity Multifactor Yield Index 5% ER	105%
	Morgan Stanley Dynamic Global Index	110%
Two-Year Point-to-Point with Participation Rate	S&P 500 [®]	35%
	S&P Multi-Asset Risk Control 5% Excess Return	145%
	Fidelity Multifactor Yield Index 5% ER	155%
	Morgan Stanley Dynamic Global Index	155%

Index Margin (No Cap)

		10 year
Annual Point-to-Point with Index Margin	S&P 500 [®] Low Volatility Daily Risk Control 5%	4.00%

Index Cap Rate

		10 year
Monthly Point-to-Point with Index Cap Rate	S&P 500 [®]	1.85%
Annual Point-to-Point with Index Cap Rate	S&P 500 [®]	5.00%

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Annuity interest rates effective Jan. 10, 2023



Issued by North American Company for Life and Health Insurance®

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)	Must receive premium within 45 days of application received date.	Rate will be based on more favorable rates between: <ul style="list-style-type: none">• 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: <ul style="list-style-type: none">• 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.

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Annuity interest rates effective Jan. 10, 2023



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Disclosures

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.

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.

The "S&P 500®", "S&P Multi-Asset Risk Control 5% Excess Return Index", "S&P Maestro 5 Index Excess Return", "S&P 500® Low Volatility Daily Risk Control 5% Index", and "S&P 500® Low Volatility Daily Risk Control 8% Index" ("the Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by North American Company for Life and Health Insurance® ("the Company"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). It is not possible to invest directly in an index. The Company's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Company's Products or any member of the public regarding the advisability of investing in securities generally or in the Company's Products particularly or the ability of the Indices to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to the Company with respect to the Indices is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Indices are determined, composed and calculated by S&P Dow Jones Indices without regard to the Company or the Company's Products. S&P Dow Jones Indices has no obligation to take the needs of the Company or the owners of the Company's Products into consideration in determining, composing or calculating the Indices. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Company's Products. There is no assurance that investment products based on the Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, "promoter" (as defined in the Investment Company Act of 1940, as amended), "expert" as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

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The Fidelity Multifactor Yield IndexSM 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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In calculating the performance of the index, Morgan Stanley deducts, on a daily basis, a servicing cost of 0.50% per annum. This reduces the positive change or increase the negative change in the index level and thus decreases the return of any product linked to the index. The volatility control calculation applied by Morgan Stanley as part of the index's methodology may decrease the index's performance and thus the return of any product linked to the index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the index, it will also reduce the cost of hedging certain products linked to the index.

Strong MYGA rates

NAC Guarantee PlusSM

Multi-year guarantee annuity (MYGA)

Minimum premium: \$20,000 qualified and non-qualified
High band: \$100,000 or more; Low band: Less than \$100,000;
7-year rates not available in California and Florida.

Product highlights:

- **Competitive** and **guaranteed** rates.
- Guarantee/surrender charge periods - three, five, and seven years.²
- Earn tax-deferred compounded interest.³
- **Liquidity options** – Options for penalty-free withdrawals⁴ and nursing home confinement waiver.⁵
- **Income options** – Choose from payments for life or a specified period.

4.40%¹
guaranteed
five-year¹
interest rate for initial premium
of \$100,000 or more

4.15%¹
guaranteed
five-year¹
interest rate for initial premium
less than \$100,000

	High band	Low band
NAC Guarantee Plus 3	4.30%	3.85%
NAC Guarantee Plus 5	4.40%	4.15%
NAC Guarantee Plus 7	4.60%	4.30%

Questions? Call Sales Support at 866-322-7066.

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:

- Must receive premium within 60 days of application signed date.
- Rate will be based on more favorable rates between* application signed date and premium received date.

If the 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 guarantee period.

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May Lose Value	Not Insured By Any Federal Government Agency	