Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

Summary of changes

Rates increase on:

- NAC VersaChoice® 10
- Performance Choice® 8
- No other rates change

REMINDER - Premium bonus special increase

Premium bonus[1] special increased by 2% on North American Charter® Plus fixed index annuities on all premiums received in first three years.

Limited time - Premium bonus special increase is subject to change at any time.

- Premium bonus special is now 6% (was 4%)
  - 10-year: Up to 16% premium bonus (10% base premium bonus plus 6% premium bonus special, based on high band rates.)
  - 14-year: Up to 19% premium bonus (13% base premium bonus plus 6% premium bonus special , based on high band rates.)
- Refer to the premium bonus special flyers (28760Z-10 and 28760Z-14) for detail

PLUS, take advantage of the additional 9% enhanced premium bonus on Charter Plus 10 and 12% enhanced premium bonus on Charter Plus 14 with the optional enhanced bonus rider (EBR - for a cost[2])

For California specific premium bonus special updates – refer to the CA premium bonus special flyers (28760Z-10- CA and 28760Z-14-CA) for details.

North American products:

Accumulation products

- NAC VersaChoice® 2
- Performance Choice® 8 3
- North American Charter® Plus 4-8

Multi-Benefit

- NAC BenefitSolutions® 9

Guaranteed Income

- NAC Control. X℠ 10
- Income Pay Pro® 11

Quick links:

- State availability
- Illustration software
- Annuity e-Biz

1. Premium bonus special is for a limited time. Premium bonus and enhanced premium bonus may vary by annuity product, 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. The premium bonus and enhanced premium bonus are not recaptured in the event of death of the annuitant. No premium bonus or enhanced premium bonus recapture will occur on any penalty-free withdrawal amount under the nursing home confinement waiver or on any rider charge.

2. 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 to you. The rider charge, under certain scenarios, may result in loss of premium.

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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
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.

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

Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

NAC VersaChoice® 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[1]	
10 year high band	10 year low band
4.75%	**4.50%**

Participation rate (No Cap)		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500®	**40%**	**35%**
	Goldman Sachs Equity TimeX Index	**80%**	**70%**
	S&P Multi-Asset Risk Control 5% ER	**165%**	**140%**
	Fidelity Multifactor Yield Index℠ 5% ER	**155%**	**130%**
	Morgan Stanley Dynamic Global Index	**165%**	**140%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**55%**	**50%**
	Goldman Sachs Equity TimeX Index	**120%**	**105%**
	S&P Multi-Asset Risk Control 5% ER	**225%**	**200%**
	Fidelity Multifactor Yield Index℠ 5% ER	**225%**	**200%**
	Morgan Stanley Dynamic Global Index	**230%**	**205%**
Enhanced Participation Rate		10 year high band	10 year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**195%**	**180%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**210%**	**195%**
	strategy charge[2]	**0.95%**	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**275%**	**250%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**290%**	**265%**
	strategy charge[2]	**0.95%**	**0.95%**
Index Cap Rate		10 year high band	10 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**3.00%**	**2.70%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**10.10%**	**9.10%**

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
2. 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 VersaChoice® 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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
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.

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

Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

Performance Choice® 8 fixed index annuity

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

Fixed account rate[1]
8 year
4.75%

Participation rate (No Cap)		8 year
Annual Point-to-Point with Participation Rate	S&P 500®	**35%**
	Goldman Sachs Equity TimeX Index	**75%**
	S&P Multi-Asset Risk Control 5% ER	**160%**
	Fidelity Multifactor Yield Index℠ 5% ER	**150%**
	Morgan Stanley Dynamic Global Index	**160%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**50%**
	Goldman Sachs Equity TimeX Index	**115%**
	S&P Multi-Asset Risk Control 5% ER	**220%**
	Fidelity Multifactor Yield Index℠ 5% ER	**220%**
	Morgan Stanley Dynamic Global Index	**225%**
Enhanced Participation Rate		8 year
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**190%**
	strategy charge[2]	**0.95%**
	Morgan Stanley Dynamic Global Index	**205%**
	strategy charge[2]	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**270%**
	strategy charge[2]	**0.95%**
	Morgan Stanley Dynamic Global Index	**285%**
	strategy charge[2]	**0.95%**
Index Cap Rate		8 year
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**2.95%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**8.90%**

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
2. 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.

The Performance Choice® is issued on base contract form NA1007A/ICC16-NA1007A.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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
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.

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

Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

North American Charter® Plus 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

State specific 10-year rates available on page 6.
California specific rates available on pages 7-8.

Premium bonus special (limited time only):
10 year high band: **16%** • 10 year low band: **13%**

Premium bonus		Fixed account rate[1]		Fixed account first-year yield (fixed rate + premium bonus)	
10 year high band	10 year low band	10-year high band	10-year low band	10-year high band	10-year low band
10.00% + 6.00%	**7.00% + 6.00%**	**3.00%**	**3.00%**	**19.48%**	**16.39%**

Participation rate (No Cap)		10-year high band	10-year low band
Annual Point-to-Point with Participation Rate	S&P 500®	**20%**	**20%**
	Goldman Sachs Equity TimeX Index	**40%**	**40%**
	Barclays Transitions 6 VC Index™	**75%**	**75%**
	Barclays Transitions 12 VC Index™	**40%**	**40%**
	S&P Multi-Asset Risk Control 5% ER	**85%**	**85%**
	Fidelity Multifactor Yield Index℠ 5% ER	**85%**	**85%**
	Morgan Stanley Dynamic Global Index	**85%**	**85%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**25%**	**25%**
	Goldman Sachs Equity TimeX Index	**70%**	**70%**
	Barclays Transitions 6 VC Index™	**125%**	**125%**
	Barclays Transitions 12 VC Index™	**60%**	**60%**
	S&P Multi-Asset Risk Control 5% ER	**120%**	**120%**
	Fidelity Multifactor Yield Index℠ 5% ER	**120%**	**120%**
	Morgan Stanley Dynamic Global Index	**130%**	**130%**
Enhanced Participation Rate		10-year high band	10-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**125%**	**125%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**135%**	**135%**
	strategy charge[2]	**0.95%**	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**190%**	**190%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**190%**	**190%**
	strategy charge[2]	**0.95%**	**0.95%**
Index Cap Rate		10-year high band	10-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**1.40%**	**1.40%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**6.00%**	**6.00%**

The premium bonus special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final.

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
2. 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.

The North American Charter® Plus is issued on base contract form NA1007A/ICC16-NA1007A 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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
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.

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

Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

North American Charter® Plus 14 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

Premium bonus special (limited time only):
14 year high band: **19%** • 14 year low band: **15%**

Premium bonus		Fixed account rate[1]		Fixed account first-year yield (fixed rate + premium bonus)	
14 year high band	14 year low band	14-year high band	14-year low band	14-year high band	14-year low band
13.00% + 6.00%	**9.00% + 6.00%**	**3.00%**	**3.00%**	**22.57%**	**18.45%**

Participation rate (No Cap)		14-year high band	14-year low band
Annual Point-to-Point with Participation Rate	S&P 500®	**20%**	**20%**
	Goldman Sachs Equity TimeX Index	**45%**	**45%**
	Barclays Transitions 6 VC Index™	**85%**	**85%**
	Barclays Transitions 12 VC Index™	**45%**	**45%**
	S&P Multi-Asset Risk Control 5% ER	**90%**	**90%**
	Fidelity Multifactor Yield Index℠ 5% ER	**90%**	**90%**
	Morgan Stanley Dynamic Global Index	**90%**	**90%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**30%**	**30%**
	Goldman Sachs Equity TimeX Index	**75%**	**75%**
	Barclays Transitions 6 VC Index™	**135%**	**135%**
	Barclays Transitions 12 VC Index™	**65%**	**65%**
	S&P Multi-Asset Risk Control 5% ER	**125%**	**125%**
	Fidelity Multifactor Yield Index℠ 5% ER	**125%**	**125%**
	Morgan Stanley Dynamic Global Index	**135%**	**135%**

Enhanced Participation Rate		14-year high band	14-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**130%**	**130%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**140%**	**140%**
	strategy charge[2]	**0.95%**	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**195%**	**195%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**195%**	**195%**
	strategy charge[2]	**0.95%**	**0.95%**

Index Cap Rate		14-year high band	14-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**1.45%**	**1.45%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**6.50%**	**6.50%**

The premium bonus special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final.

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
2. 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.

The North American Charter® Plus is issued on base contract form NA1007A 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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
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.

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

Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

North American Charter® Plus 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

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

Premium bonus special (limited time only):
10 year high band: **16%** • 10 year low band: **13%**

Premium bonus		Fixed account rate[1]		Fixed account first-year yield (fixed rate + premium bonus)	
10 year high band*	10 year low band*	10-year high band*	10-year low band*	10-year high band*	10-year low band*
10.00% + 6.00%	**7.00% + 6.00%**	**3.00%**	**3.00%**	**19.48%**	**16.39%**

Participation rate (No Cap)		10-year high band*	10-year low band*
Annual Point-to-Point with Participation Rate	S&P 500®	**20%**	**20%**
	Goldman Sachs Equity TimeX Index	**35%**	**35%**
	Barclays Transitions 6 VC Index™	**70%**	**70%**
	Barclays Transitions 12 VC Index™	**35%**	**35%**
	S&P Multi-Asset Risk Control 5% ER	**80%**	**80%**
	Fidelity Multifactor Yield Index℠ 5% ER	**80%**	**80%**
	Morgan Stanley Dynamic Global Index	**80%**	**80%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**25%**	**25%**
	Goldman Sachs Equity TimeX Index	**65%**	**65%**
	Barclays Transitions 6 VC Index™	**120%**	**120%**
	Barclays Transitions 12 VC Index™	**55%**	**55%**
	S&P Multi-Asset Risk Control 5% ER	**110%**	**110%**
	Fidelity Multifactor Yield Index℠ 5% ER	**110%**	**110%**
	Morgan Stanley Dynamic Global Index	**120%**	**120%**

Enhanced Participation Rate		10-year high band*	10-year low band*
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**120%**	**120%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**130%**	**130%**
	strategy charge[2]	**0.95%**	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**180%**	**180%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**180%**	**180%**
	strategy charge[2]	**0.95%**	**0.95%**

Index Cap Rate		10-year high band*	10-year low band*
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**1.25%**	**1.25%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**5.75%**	**5.75%**

The premium bonus special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final.

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
2. 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.

The North American Charter® Plus is issued on base contract form NA1007A/ICC15-NA1007A 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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
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.

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

Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

North American Charter® Plus 10 fixed index annuity - California specific rates.

Minimum premium: $20,000 qualified and non-qualified
High band rate: $75,000 or more; Low band rate: $20,000 – $74,999

Premium bonus special (limited time only):
10 year high band: **24%** • 10 year low band: **21%**

Premium bonus (EBR is included)[1]			
10 year high band	10 year low band	10 year net bonus[3] high band	10 year net bonus[3] low band
19.00% + 5.00%	**16.00% + 5.00%**	**12.71%**	**9.98%**

Fixed account rate[2]	
10-year high band	10-year low band
3.00%	**3.00%**

Participation rate (No Cap)		10-year high band	10-year low band
Annual Point-to-Point with Participation Rate	S&P 500®	**20%**	**20%**
	Goldman Sachs Equity TimeX Index	**35%**	**35%**
	Barclays Transitions 6 VC Index™	**70%**	**70%**
	Barclays Transitions 12 VC Index™	**35%**	**35%**
	S&P Multi-Asset Risk Control 5% ER	**80%**	**80%**
	Fidelity Multifactor Yield Index℠ 5% ER	**80%**	**80%**
	Morgan Stanley Dynamic Global Index	**80%**	**80%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**25%**	**25%**
	Goldman Sachs Equity TimeX Index	**65%**	**65%**
	Barclays Transitions 6 VC Index™	**120%**	**120%**
	Barclays Transitions 12 VC Index™	**55%**	**55%**
	S&P Multi-Asset Risk Control 5% ER	**110%**	**110%**
	Fidelity Multifactor Yield Index℠ 5% ER	**110%**	**110%**
	Morgan Stanley Dynamic Global Index	**120%**	**120%**

Enhanced Participation Rate		10-year high band	10-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**120%**	**120%**
	strategy charge[4]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**130%**	**130%**
	strategy charge[4]	**0.95%**	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**180%**	**180%**
	strategy charge[4]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**180%**	**180%**
	strategy charge[4]	**0.95%**	**0.95%**

Index Cap Rate		10-year high band	10-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**1.25%**	**1.25%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**5.75%**	**5.75%**

The premium bonus special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final.

1. EBR is not optional and automatically included with Charter Plus 10. Rider cost is 0.95% of accumulation value at each contract anniversary during the surrender charge period. Reference brochure for further details.
2. The declared fixed rate is an annual effective rate. Interest is credited daily.
3. Net Bonus represents the total premium bonus adjusted for the rider charges during the surrender charge period. See brochure for specific details.
4. 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.

The North American Charter® Plus is issued on base contract form NA1007A 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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

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.

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

Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

North American Charter® Plus 14 fixed index annuity - California specific rates.

Minimum premium: $20,000 qualified and non-qualified
High band rate: $75,000 or more; Low band rate: $20,000 – $74,999

Premium bonus special (limited time only):
14 year high band: **19%** • 14 year low band: **15%**

Premium bonus		Fixed account rate[1]		Fixed account first-year yield (fixed rate + premium bonus)	
14 year high band	14 year low band	14-year high band	14-year low band	14-year high band	14-year low band
12.00% + 7.00%	**8.00% + 7.00%**	**3.00%**	**3.00%**	**22.57%**	**18.45%**

Participation rate (No Cap)		14-year high band	14-year low band
Annual Point-to-Point with Participation Rate	S&P 500®	**20%**	**20%**
	Goldman Sachs Equity TimeX Index	**45%**	**45%**
	Barclays Transitions 6 VC Index™	**85%**	**85%**
	Barclays Transitions 12 VC Index™	**45%**	**45%**
	S&P Multi-Asset Risk Control 5% ER	**90%**	**90%**
	Fidelity Multifactor Yield Index℠ 5% ER	**90%**	**90%**
	Morgan Stanley Dynamic Global Index	**90%**	**90%**
Two-year Point-to-Point with Participation Rate	S&P 500®	**30%**	**30%**
	Goldman Sachs Equity TimeX Index	**75%**	**75%**
	Barclays Transitions 6 VC Index™	**135%**	**135%**
	Barclays Transitions 12 VC Index™	**65%**	**65%**
	S&P Multi-Asset Risk Control 5% ER	**125%**	**125%**
	Fidelity Multifactor Yield Index℠ 5% ER	**125%**	**125%**
	Morgan Stanley Dynamic Global Index	**135%**	**135%**
Enhanced Participation Rate		14-year high band	14-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**130%**	**130%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**140%**	**140%**
	strategy charge[2]	**0.95%**	**0.95%**
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index℠ 5% ER	**195%**	**195%**
	strategy charge[2]	**0.95%**	**0.95%**
	Morgan Stanley Dynamic Global Index	**195%**	**195%**
	strategy charge[2]	**0.95%**	**0.95%**
Index Cap Rate		14-year high band	14-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	**1.45%**	**1.45%**
Annual Point-to-Point with Index Cap Rate	S&P 500®	**6.50%**	**6.50%**

The premium bonus special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final.

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
2. 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.

The North American Charter® Plus is issued on base contract form NA1007A 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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
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.

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

Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

NAC BenefitSolutions® fixed index annuity

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

Fixed account rate[1]
2.30%

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	25%
	Goldman Sachs Equity TimeX Index	50%
	Barclays Transitions 6 VC Index™	90%
	Barclays Transitions 12 VC Index™	45%
	S&P Multi-Asset Risk Control 5% ER	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%
	Goldman Sachs Equity TimeX Index	75%
	Barclays Transitions 6 VC Index™	140%
	Barclays Transitions 12 VC Index™	70%
	S&P Multi-Asset Risk Control 5% ER	135%
	Fidelity Multifactor Yield Index 5% ER	145%
	Morgan Stanley Dynamic Global Index	145%

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%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

The NAC BenefitSolutions® is issued on base contract form NA1006A/ICC14-NA1006A 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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
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.

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

Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

NAC Control. X℠ fixed index annuity

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

Fixed account rate[1]
4.00%

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	**40%**
	Barclays Transitions 6 VC Index™	**150%**
	Barclays Transitions 12 VC Index™	**80%**
Two-Year Point-to-Point with Participation Rate	S&P 500®	**50%**
	Barclays Transitions 6 VC Index™	**220%**
Index Cap Rate		10 year
Annual Point-to-Point with Index Cap Rate	S&P 500®	**9.50%**
Two-year Point-to-Point with Index Cap Rate	S&P 500®	**15.00%**
Two-Year Point-to-Point Index Margin and Participation Rate (No Cap) (1-year margin shown; 2-year margin is margin shown x2)		10 year
Barclays Transitions 12 VC Index™	Participation Rate	**175%**
	Annual Index Margin[2]	**2.00%**

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
2. The annual index margin is multiplied by two when it is applied at the end of each two-year term. The participation rate is applied after the index margin.

NAC Control. X℠ fixed index annuity is issued on base contract form NA1015A/ICC21-NA1015A or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states. 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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
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.

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

Annuity

Interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

Income Pay Pro® fixed index annuity

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

Fixed account rate[1]
2.50%

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	25%
	Goldman Sachs Equity TimeX Index	55%
	Barclays Transitions 6 VC Index™	100%
	Barclays Transitions 12 VC Index™	50%
	S&P Multi-Asset Risk Control 5% ER	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%
	Goldman Sachs Equity TimeX Index	80%
	Barclays Transitions 6 VC Index™	150%
	Barclays Transitions 12 VC Index™	75%
	S&P Multi-Asset Risk Control 5% ER	145%
	Fidelity Multifactor Yield Index 5% ER	155%
	Morgan Stanley Dynamic Global Index	155%

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%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

The Income Pay Pro® 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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
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.

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

Annuity interest rates effective June 18, 2026

Issued by North American Company for Life and Health Insurance®

New business guidelines

Get full details on new business guidelines including rate hold procedures at NorthAmericanCompany.com/NBguidelines

Disclosures

Rates are effective as of publication date and are subject to change. Rates may vary by premium, surrender charge period and/or guarantee period selected.

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 and Enhanced premium bonus may vary by annuity product, premium band, issue state, 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.

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®", and "S&P Multi-Asset Risk Control 5% Excess Return Index", Index Excess Return", ("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.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDICES OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE COMPANY, OWNERS OF THE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDICES OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE COMPANY'S PRODUCTS REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

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.

Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

Fidelity Product Services LLC disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. Fidelity Product Services LLC shall have no responsibility or liability whatsoever with respect to the Product.

Morgan Stanley Dynamic Global Index (the "Index") is the property of Morgan Stanley & Co. LLC.

Any product that is linked to the performance of the index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, "Morgan Stanley"). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The index is the exclusive property of Morgan Stanley. Morgan Stanley and the index are service marks of Morgan Stanley and have been licensed for use for certain purposes. Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the index or any data included therein.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any Morgan Stanley trade name, trademark or service mark to sponsor, endorse, market or promote this product, without first contacting Morgan Stanley to determine whether Morgan Stanley's permission is required. Under no circumstances may any person or entity claim any affiliation with Morgan Stanley without the prior written permission of Morgan Stanley.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

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.

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.

Neither Barclays Bank PLC ("BB PLC") nor any of its affiliates (collectively, "Barclays") is the issuer or producer of fixed index annuities and Barclays has no responsibilities, obligations or duties to policyholders in fixed index annuities. The Barclays Transitions 12 VC Index™ and the Barclays Transitions 6 VC Index™ (the "Indexes"), together with any Barclays indices that are components of the Index is licensed for use by North American Company for Life and Health Insurance ("NACOLAH") as the issuer or producer of fixed index annuities (the "Issuer").

Barclays' only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the "Index Sponsor") without regard to the Issuer or the fixed index annuities or policyholders in the fixed index annuities. Additionally, the Issuer may for itself execute transaction(s) with Barclays in or relating to the Index in connection with fixed index annuities. Policyholders acquire fixed index annuities from the Issuer and policyholders neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making a purchase in fixed index annuities. Fixed index annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the fixed index annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, policyholders or to other third parties in respect of the use or accuracy of the Index or any data included therein.

Goldman Sachs Equity TimeX Index

This Index does not include dividends paid by the underlying companies.

The North American Company for Life and Health Insurance® fixed indexed annuity product ("Annuity Product") is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs") or its third-party data providers. Goldman Sachs is a trademark of Goldman Sachs and has been licensed for use by North American Company for Life and Health Insurance® (the "Company"). Goldman Sachs and its third-party data providers make no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in Fixed Indexed Annuities or the investment strategy underlying the Company's Annuity Product, particularly, the ability of the Goldman Sachs Equity TimeX Index (the "Index") to perform as intended, the merit (if any) of obtaining exposure to the Index or the suitability of purchasing or holding interests in the Annuity Product. Goldman Sachs and its third-party data providers do not have any obligation to take the needs of the holders of the Annuity Product into consideration in determining, composing or calculating the Index.

GOLDMAN SACHS DOES NOT GUARANTEE THE ADEQUACY, TIMELINESS, ACCURACY AND/ OR COMPLETENESS OF THE INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THE ANNUITY PRODUCT. GOLDMAN SACHS HEREBY EXPRESSLY DISCLAIMS ANY AND ALL LIABILITY FOR DETERMINING, COMPOSING OR ANY OTHER ASPECTS OF THE DESIGN OF THE INDEX AND ANY RELATED INTELLECTUAL PROPERTY. GOLDMAN SACHS HEREBY EXPRESSLY DISCLAIMS ANY AND ALL LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN OR IN THE CALCULATION THEREOF. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD-PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR THE INDEX. THIRD-PARTY PROVIDER HAS NO OTHER CONNECTION TO THE INDEX OR GOLDMAN SACHS SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE THE INDEX OR ANY GOLDMAN SACHS SERVICES. THIRD-PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE INDEX OR GOLDMAN SACHS SERVICES. THIRD-PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD-PARTY PROVIDER AND GOLDMAN SACHS.

The Goldman Sachs Equity TimeX 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 Goldman Sachs Equity TimeX Index has been in existence since 7/28/2023.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

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.

Annuity

Interest rates effective
Nov. 12, 2026

NORTH AMERICAN®
A Sammons Financial Company

Strong MYGA rates

Issued by North American Company for Life and Health Insurance®

NAC Guarantee Plus®

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.

5.70%[1]
guaranteed five-year[1]
interest rate for initial premium of $100,000 or more

5.45%[1]
guaranteed five-year[1]
interest rate for initial premium less than $100,000

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 withdrawals[4] and nursing home confinement waiver rider.[5]
- **Income options** – Choose from payments for life or a specified period.

	High band	Low band
NAC Guarantee Plus 3	**5.30%**	**4.90%**
NAC Guarantee Plus 5	**5.70%**	**5.45%**
NAC Guarantee Plus 7	**5.55%**	**5.25%**

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.

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

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.

Ask your financial professional for current interest rates, 1035 exchange/transfer guidelines and new business guidelines on how timing of rate changes are applied to new applications received.

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 and are insurance licensed that will be paid a commission on the sale of an insurance product.

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 for further details, specific features/options, and limitations by product and state. The NAC Guarantee Plus® is issued on form ICC21-NA1016A/NA1016A (contract), and ICC21-AE639A/AE639A (riders/endorsements) or appropriate state variation. 1. Rates are current as of publication date and are subject to change at any time. Rate may vary by premium band and guarantee period selected. The declared fixed rate is an annual effective rate. Interest is credited daily. 2. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structures and periods may vary by state. Surrender charges and market value adjustment may reset with renewal. 3. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income and withdrawal phase. Please note neither North American nor any agents acting on its behalf should be viewed as providing legal, tax or investment advice. Consult with and rely on your qualified advisor. 4. Withdrawals during the surrender charge period will be subject to surrender charges and possibly a market value adjustment. Withdrawals may be subject to IRS penalties or taxation, please rely on a qualified tax professional regarding withdrawals. 5. Included for all issue ages. May not be available in all states. Please contact your financial professional for state availability.

Annuity

Interest rates effective May 19, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

NAC Guaranteed Allocation℠
fixed index annuity

With NAC Guaranteed Allocation, you can allocate your premium to the fixed account (if chosen) and one Model Blend.

A Model Blend is a pre-determined mix of strategies and allocation percentages designed for built-in diversification. You may reallocate to a different Model Blend on each contract anniversary.

Rates are guaranteed for the entire term.

			Fixed account rate[1]		
			NAC Guaranteed Allocation **5**	NAC Guaranteed Allocation **7**	NAC Guaranteed Allocation **10**
			5-year rate	**7-year rate**	**10-year rate**
Model Blend A	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	20%	**11.50%**	**12.00%**	**12.50%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	20%	**65%**	**65%**	**65%**
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	40%	**145%**	**150%**	**155%**
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	20%	**120%**	**130%**	**130%**
Model Blend B	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	30%	**9.00%**	**9.25%**	**9.75%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	30%	**65%**	**65%**	**65%**
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	25%	**145%**	**150%**	**155%**
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	15%	**120%**	**130%**	**130%**
Model Blend C	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	40%	**7.75%**	**8.00%**	**8.75%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	40%	**65%**	**65%**	**65%**
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	10%	**145%**	**150%**	**155%**
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	10%	**120%**	**130%**	**130%**
Model Blend D	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	50%	**7.25%**	**7.50%**	**8.00%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	50%	**65%**	**65%**	**65%**

You may allocate your premium to the fixed account and/or only ONE Model Blend. Direct allocation to or from individual strategies within a Model Blend is not allowed, preserving its diversification benefits. The minimum premium requirement for allocation to a Model Blend is $2,000. You may not allocate less than this amount to the selected Model Blend.

Each of North American's crediting methods and available indexes performs differently in various market scenarios. There is not one particular method or index that performs better than the other methods and indexes when observed in all market scenarios.

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

NOT FOR USE IN OREGON

Annuity interest rates effective May 19, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

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, we must receive the signed application within 10 days **AND** must receive premium within 60 days of application signed date. Rates will be based on application signed 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. The fixed and index account rates are guaranteed for the contract's surrender charge period. These interest rates and interest credit factors are reflected on the annual statement.

NOT FOR USE IN OREGON

Please refer to the product disclosure or annuity contract for details on minimum guaranteed fixed rates and minimum/maximum crediting method rates.

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.

Rates are effective as of publication date and are subject to change. Rates may vary by premium, surrender charge period and/or guarantee period selected.

NAC Guaranteed Allocation℠ 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.

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.

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

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 500® Dynamic Intraday TCA Index", "S&P Commodity Risk Premia Diversifier TCA Index (USD) ER", and "S&P Multi-Asset Risk Control 5% Excess Return 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, or 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.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDICES OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE COMPANY, OWNERS OF THE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDICES OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE COMPANY'S PRODUCTS REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

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

Annuity

Interest rates effective May 19, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

NAC Guaranteed Allocation℠
fixed index annuity

With NAC Guaranteed Allocation, you can allocate your premium to the fixed account (if chosen) and one Model Blend.

A Model Blend is a pre-determined mix of strategies and allocation percentages designed for built-in diversification. You may reallocate to a different Model Blend on each contract anniversary.

Rates are guaranteed for the entire term.

Fixed account rate[1]		
NAC Guaranteed Allocation **5**	NAC Guaranteed Allocation **7**	NAC Guaranteed Allocation **10**
3.80%	**3.90%**	**4.00%**

Model Blend A	Crediting Method	Strategy Allocation %	5-year rate	7-year rate	10-year rate
S&P 500®	Annual point-to-point with cap rate	20%	**11.50%**	**12.00%**	**12.50%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	20%	**65%**	**65%**	**65%**
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	40%	**145%**	**150%**	**155%**
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	20%	**120%**	**130%**	**130%**
Model Blend B	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	30%	**9.00%**	**9.25%**	**9.75%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	30%	**65%**	**65%**	**65%**
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	25%	**145%**	**150%**	**155%**
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	15%	**120%**	**130%**	**130%**
Model Blend C	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	40%	**7.75%**	**8.00%**	**8.75%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	40%	**65%**	**65%**	**65%**
S&P Multi-Asset Risk Control 5% ER	Annual point-to-point with participation rate	10%	**145%**	**150%**	**155%**
S&P Commodity Risk Premia Diversifier TCA Index (USD) ER	Annual point-to-point with participation rate	10%	**120%**	**130%**	**130%**
Model Blend D	**Crediting Method**	**Strategy Allocation %**			
S&P 500®	Annual point-to-point with cap rate	50%	**7.25%**	**7.50%**	**8.00%**
S&P 500® Dynamic Intraday TCA	Annual point-to-point with participation rate	50%	**65%**	**65%**	**65%**

You may allocate your premium to the fixed account and/or only ONE Model Blend. Direct allocation to or from individual strategies within a Model Blend is not allowed, preserving its diversification benefits. The minimum premium requirement for allocation to a Model Blend is $2,000. You may not allocate less than this amount to the selected Model Blend.

Each of North American's crediting methods and available indexes performs differently in various market scenarios. There is not one particular method or index that performs better than the other methods and indexes when observed in all market scenarios.

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

FOR USE IN OREGON ONLY

Annuity interest rates effective May 19, 2026

Issued by North American Company for Life and Health Insurance®

NORTH AMERICAN®
A Sammons Financial Company

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, we must receive the signed application within 10 days **AND** must receive premium within 60 days of application signed date. Rates will be based on application signed 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. The fixed and index account rates are guaranteed for the contract's surrender charge period. These interest rates and interest credit factors are reflected on the annual statement.

FOR USE IN OREGON ONLY

Please refer to the product disclosure or annuity contract for details on minimum guaranteed fixed rates and minimum/maximum crediting method rates.

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.

Rates are effective as of publication date and are subject to change. Rates may vary by premium, surrender charge period and/or guarantee period selected.

NAC Guaranteed Allocation℠ is issued on form ICC24-NA2002A (contract), ICC24-AE692A, ICC24-AE687A, ICC21-AE638A and ICC24-AE695A (riders/endorsements) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product features, riders and index options may not be appropriate for all clients.

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.

Surrender charge: A surrender during the surrender charge period could result in a loss of premium.

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 500® Dynamic Intraday TCA Index", "S&P Commodity Risk Premia Diversifier TCA Index (USD) ER", and "S&P Multi-Asset Risk Control 5% Excess Return 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, or 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.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDICES OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE COMPANY, OWNERS OF THE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDICES OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE COMPANY'S PRODUCTS REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

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