

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.

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 rider.⁵
- **Income options** – Choose from payments for life or a specified period.

5.05%¹
guaranteed
five-year¹
interest rate for initial premium
of \$100,000 or more

4.80%¹
guaranteed
five-year¹
interest rate for initial premium
less than \$100,000

	High band	Low band
NAC Guarantee Plus 3	4.60%	4.20%
NAC Guarantee Plus 5	5.05%	4.80%
NAC Guarantee Plus 7	4.70%	4.40%

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	

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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.