

Interest rates effective April 16, 2024

Issued by North American Company for Life and Health Insurance®



Strong MYGA rates

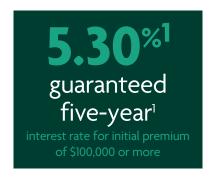
NAC Guarantee PlusSM

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.



5.05%1 guaranteed five-year1

interest rate for initial premium less than \$100,000

	High band	Low band
NAC Guarantee Plus 3	5.10%	4.65%
NAC Guarantee Plus 5	5.30%	5.05%
NAC Guarantee Plus 7	5.20%	4.90%

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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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. 4. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties. 5. Included for all issue ages. May not be available in all states.

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May Lose Value	Not Insured By Any Federal Government Agency	