

Annuity



New rates

Effective Dec. 1 MYGA rates decrease

NAC Guarantee PlusSM Multi-year guarantee annuity (MYGA)

Surrender charge period ¹	New high band	Was	New low band	Was
3-Year	4.40%	4.55%	3.95%	4.10%
5-Year	4.65%	5.15%	4.40%	4.90%
7-Year	4.85%	5.25%	4.55%	4.95%

High band: \$100,000 or more. **Low band:** Less than \$100,000.

7-year rates not available in California and Florida. Rates are subject to change at any time.

NEW BUSINESS GUIDELINES:

The changes above apply to applications signed or submitted through e-App on or after Dec. 1.

Helpful Links:

- [Go to e-App](#)
- [Get Illustrations](#)
- [Get State Availability Chart](#)

Penalty-free withdrawal update:²

After the first contract anniversary, clients may choose to take a penalty-free withdrawal equal to the interest earned in the prior contract year. **By current company practice, clients may take a penalty-free withdrawal in the first contract year** equal to interest earned in the first year.

(A feature offered "by current company practice" is not a contractual guarantee of the annuity contract and can be removed or changed at any time.)

Questions? Call Sales Support at **866-322-7066**.
NorthAmericanCompany.com

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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 and state availability chart for further details, specific features/options, and limitations by product and state.

The NAC Guarantee PlusSM is issued on base contract form ICC21-NA1016A/NA1016A or appropriate state variation including all applicable endorsements and riders. Insurance products and features/options may not be available in all states or appropriate for all clients.

1. A surrender during the surrender charge period could result in a loss of premium. The surrender charge and interest adjustment (also known as market value adjustment) may reset with renewal. Surrender charge structures and guarantee periods may vary by state.

2. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.