

**Effective Feb. 21 MYGA rates increase**  
excluding the 7-year rates

**NAC Guarantee Plus<sup>SM</sup>**  
Multi-year guarantee annuity (MYGA)

Surrender charge period <sup>1</sup>	New high band	Was	New low band	Was
3-Year	<b>4.30%</b>	4.15%	<b>3.85%</b>	3.70%
5-Year	<b>4.40%</b>	4.25%	<b>4.15%</b>	4.00%
7-Year	<b>No change</b>	4.60%	<b>No Change</b>	4.30%

**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 Feb. 21.

**Helpful Links:**

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

Questions? Call Sales Support at **866-322-7066**.  
[NorthAmericanCompany.com](http://NorthAmericanCompany.com)

**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.

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 Plus<sup>SM</sup>** 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.