

Summary of changes

- NAC VersaChoice fixed index annuity rates increase

NO OTHER CHANGES

Quick links:

- [State availability](#)
- [Illustration software](#)
- [Annuity e-App](#)

NAC VersaChoiceSM rate increases

Our top-selling fixed index annuity is even more competitive

NAC VersaChoice rate increases are our biggest in months

120% par rate (no cap)¹

(Was 100%)

S&P MARC 5% ER

Two-year Point-to-Point

80% par rate (no cap)¹

(Was 70%)

S&P MARC 5% ER

Annual Point-to-Point

1. Rate shown is high-band premium of \$75,000 or more; par is abbreviation for participation, S&P MARC 5% ER is an abbreviation for S&P Multi-Asset Risk Control 5% Excess Return Index.

NEW - We are now accepting 403(b) business in Texas

Questions? Call Sales Support at **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.

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Top-tier income potential

NAC IncomeChoice[®]

Fixed index annuities

NAC IncomeChoice[®] 10

RegEd training code:
15SFGNAC_13

High band: \$250,000 or more; Low band: \$20,000 – \$249,999			10-year high band	10-year low band
S&P 500 [®]	MPtP Index Cap Rate		1.10%	1.00%
	APtP Index Cap Rate		3.10%	3.00%
	APtP Participation Rate (No Cap)		25%	25%
S&P MARC 5% ER	APtP Index Margin (No Cap)		2.30%	2.75%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	8.50%	9.00%
		Base Participation Rate	20%	20%
		Enhanced Participation Rate	115%	110%
	APtP Index Margin (No Cap)		5.35%	5.80%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PtP Index Margin (No Cap) (1-Year Margin shown; 2-Year Margin is Margin shown x 2)		6.40%	6.95%
FIXED ACCOUNT RATE			1.10%	1.00%
GLWB BONUS			2.00%	2.00%

The NAC IncomeChoice[®] is issued on base contract form NA1004A/NA1007A/ICC16-NA1009A 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.

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Fixed index annuities

Strategic Design AnnuitySM X		RegEd training code: 18SFGNAC_19	
		10-year	
S&P 500 [®]	MPtP Index Cap Rate	1.75%	
	APtP Index Cap Rate	4.50%	
	APtP Participation Rate (No Cap)	38%	
	APtP with Inverse Edge Trigger	Negative Index Return Threshold	-10.00%
		Base Declared Performance Rate	2.00%
Enhanced Declared Performance Rate		6.80%	
S&P MARC 5% ER	APtP Participation Rate (No Cap)	85%	
	Two-Year PtP Participation Rate (No Cap)	120%	
FIXED ACCOUNT RATE		2.00%	

The Strategic Design AnnuitySM X is issued on base contract form NA1013A/ICC18-1013A.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.



Strategic Design AnnuitySM X

THE INDUSTRY X-FACTOR

Visit our microsite for rates, materials, on demand webinars and more...

[**More SDA X info**](#)

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Fixed index annuities

NAC VersaChoiceSM 10		RegEd training code: 17SFGNAC_21	
High band: \$75,000 or more; Low band: \$20,000– \$74,999		10-year high band	10-year low band
S&P 500 [®]	MPtP Index Cap Rate	1.40%	1.20%
	APtP Index Cap Rate	4.25%	3.25%
	APtP Participation Rate (No Cap)	30%	25%
	Two-year PtP Participation Rate (No Cap)	40%	28%
S&P MARC 5% ER	APtP Participation Rate (No Cap)	80%	60%
	Two-year PtP Participation Rate (No Cap)	120%	80%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	4.20%	5.00%
FIXED ACCOUNT RATE		1.60%	1.40%

The NAC VersaChoiceSM 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.

Our client-friendly
website helps them
get to know the
NAC VersaChoice 10

See it for yourself



NorthAmericanCompany.com/VersaChoice

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Fixed index annuities

North American Charter[®] Plus

 RegEd training code:
15SFGNAC_11

 See our [website](#) for product information.

		10-year		14-year	
S&P 500 [®]	DA Index Margin (No Cap)	6.95%		6.05%	
	MPtP Index Cap Rate	1.00%		1.25%	
	APtP Index Cap Rate	2.25%		2.50%	
	APtP Participation Rate (No Cap)	20%		22%	
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APtP Index Margin (No Cap)	7.00%		6.00%	
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PtP Index Margin (No Cap) (1-Year Margin shown; 2-Year Margin is Margin shown x 2)	8.00%		7.25%	
NASDAQ-100 [®]	MPtP Index Cap Rate	0.65%		0.95%	
FIXED ACCOUNT RATE		0.90%		1.10%	
PREMIUM BANDS:		\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium	\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
PREMIUM BONUS		6.00%	4.00%	10.00%	8.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed rate + premium bonus)		6.95%	4.93%	11.21%	9.18%

North American Charter[®] Plus State variations for AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

 See our [website](#) for product information.

		10-year	
S&P 500 [®]	DA Index Margin (No Cap)	7.25%	
	MPtP Index Cap Rate	1.00%	
	APtP Index Cap Rate	2.25%	
	APtP Participation Rate (No Cap)	20%	
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APtP Index Margin (No Cap)	7.00%	
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PtP Index Margin (No Cap) (1-Year Margin shown; 2-Year Margin is Margin shown x 2)	8.50%	
NASDAQ-100 [®]	MPtP Index Cap Rate	0.55%	
FIXED ACCOUNT RATE		0.80%	
PREMIUM BANDS:		\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
PREMIUM BONUS		6.00%	4.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed rate + premium bonus)		6.84%	4.83%

The North American Charter[®] Plus 10 is issued on base certificate/contract form NC/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.

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Fixed index annuities

NAC BenefitSolutions®		RegEd training code: 15SFGNAC_01
		10-year
S&P 500®	MA Participation Rate (No Cap)	45%
	MPtP Index Cap Rate	1.70%
	APtP Index Cap Rate	4.60%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	4.35%
DJIA®	MA Participation Rate (No Cap)	45%
NASDAQ-100®	MPtP Index Cap Rate	1.40%
FIXED ACCOUNT RATE		1.80%

The NAC BenefitSolutionsSM is issued on base certificate/contract form NC/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.

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Fixed index annuities

**Performance Choice®
8 Plus and 8**

 RegEd training code:
15SFGNAC_16

See our website for product information.		8 Plus	8
S&P 500®	MPtP Index Cap Rate	1.30%	1.40%
	APtP Index Cap Rate	3.15%	4.00%
	IPT Declared Rate	3.70%	4.65%
S&P MARC 5% ER	APtP Participation Rate (No Cap)	50%	75%
	APtP Index Margin (No Cap)	2.80%	1.35%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	7.50%
		Base Participation Rate	25%
		Enhanced Participation Rate	115%
	APtP Index Margin (No Cap)	4.75%	3.75%
S&P MIDCAP 400®	APtP Index Cap Rate	2.10%	3.00%
DJIA®	APtP Index Cap Rate	2.20%	3.05%
NASDAQ-100®	MPtP Index Cap Rate	1.10%	1.45%
	APtP Index Cap Rate	2.10%	2.95%
RUSSELL 2000®	APtP Index Cap Rate	2.05%	2.95%
EURO STOXX 50®	APtP Index Cap Rate	2.85%	3.95%
HANG SENG	APtP Index Cap Rate	2.40%	3.40%
FIXED ACCOUNT RATE		1.45%	1.90%
PREMIUM BONUS		2.00%	NA
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed rate + premium bonus)		3.47%	NA

The Performance Choice® is issued on base certificate/contract form LC/LS160A, 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.

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Multi-year guarantee annuity (MYGA)

North American Guarantee ChoiceSMRegEd training code:
15SFGNAC_05

High band: \$100,000 or more; Low band: Less than \$100,000; 7- and 10-year rates not available in California, Delaware, and Florida

	High band	Low band
North American Guarantee Choice 3	1.95%	1.60%
North American Guarantee Choice 5	2.30%	2.00%
North American Guarantee Choice 7	2.05%	1.80%
North American Guarantee Choice 10	2.25%	2.00%

The North American Guarantee ChoiceSM is issued on base contract form NA1011A/ICC17-NA1011A or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance®, West Des Moines, IA. Insurance products 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.



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Annuity interest rates effective Feb. 4, 2020

New business guidelines

Fixed index annuity products

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 and to receive the more favorable rates, the following must occur:

- (1) applications must be received at the home office before the date the new rates are effective; and
- (2) the home office must have received the premium within 45 days of when the application is received. If the 45th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

For Annuity e-App, applications must be submitted before 12:00 a.m. (Central Time) on the new rate effective date.

Subsequent contract years

Rate hold only applies for the first contract year (or crediting period). In subsequent contract years, rates will be declared on the contract anniversary and will align with the effective date of the contract. These interest rates and interest credit factors are reflected on the annual statement.

Multi-year guarantee annuity (MYGA) products

Interest rates (“rates”) can change after we receive applications and before we receive the premiums. In order to qualify for a rate hold and to receive the more favorable rates, the following must occur:

- (1) applications must be signed before the date of the new rates are effective and received in the home office within 10 calendar days; and
- (2) the home office must have received the premium within 60 days of when the application is signed. If the 60th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

For Annuity e-App, applications must be submitted before 12:00 a.m. (Central Time) on the new rate effective date.

Subsequent contract years

Rate hold only applies for the first guarantee period. These interest rates and interest credit factors are reflected on the annual statement.

DISCLOSURES

PREMIUM BONUS: Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a 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 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™”, “S&P Multi-Asset Risk Control 5% Excess Return Index”, “S&P 500™ Low Volatility Daily Risk Control 5% Index”, “S&P 500™ Low Volatility Daily Risk Control 8% Index”, “S&P MidCap 400™”, and “DJIA™”, Indices (“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”). Standard & Poor's and S&P are registered trademarks of Standard & Poor's Financial Services LLC (“S&P”); Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

The Gold Price Index Option credits interest based on the change in the price of gold per troy ounce in US Dollars as established by the London Bullion Market Association (LBMA) Afternoon (PM) Gold Price and administered by the ICE Benchmark Administration (IBA). The LBMA Afternoon (PM) Gold Price is available at the website <http://www.lbma.org.uk/pricing-and-statistics>. We reserve the right to add, remove or revise availability of the Gold Price Index Option, or to substitute a different widely published benchmark for the price of gold for the use in the Gold Price Index Option. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.

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