

# Strong MYGA rates

## NAC Guarantee Plus<sup>SM</sup>

### 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.<sup>2</sup>
- Earn tax-deferred compounded interest.<sup>3</sup>
- **Liquidity options** – Options for penalty-free withdrawals<sup>4</sup> and nursing home confinement waiver.<sup>5</sup>
- **Income options** – Choose from payments for life or a specified period.

**4.75%<sup>1</sup>**  
guaranteed  
five-year<sup>1</sup>  
interest rate for initial premium  
of \$100,000 or more

**4.50%<sup>1</sup>**  
guaranteed  
five-year<sup>1</sup>  
interest rate for initial premium  
less than \$100,000

	High band	Low band
NAC Guarantee Plus 3	<b>4.65%</b>	<b>4.20%</b>
NAC Guarantee Plus 5	<b>4.75%</b>	<b>4.50%</b>
NAC Guarantee Plus 7	<b>4.85%</b>	<b>4.55%</b>

## 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 60<sup>th</sup> 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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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<sup>SM</sup> is issued on base contract form ICC21-NA1016A/NA1016A or appropriate state variation including all applicable endorsements and riders. 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 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. Please contact your financial professional for state availability.

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May Lose Value	Not Insured By Any Federal Government Agency	