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Issued by North American Company for Life and Health Insurance®



New rates

Effective Jan. 16

MYGA rates increase

NAC Guarantee Plus®

Multi-year guarantee annuity (MYGA)

Surrender charge period ¹	New high band	Was	New low band	Was
3-Year	5.00%	4.90%	4.60%	4.50%
5-Year	5.25%	5.15%	5.00%	4.90%
7-Year	5.25%	5.15%	4.95%	4.85%

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 MYGA changes apply to applications **signed** or submitted through Annuity e-Biz on or after Jan. 16.

Get full details on new business guidelines including rate hold procedures at

North American Company.com/NBguidelines

Helpful Links:

- [Go to Annuity e-Biz](#)
- [Get illustrations](#)
- [Get state availability chart](#)

Want Rate Change alerts via text notification?



Follow 3 easy steps and make sure you get notified in a flash for Rate Changes by text notification.

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The NAC Guarantee Plus® 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.

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