

Product highlights:

- **Competitive and guaranteed** rates.
- Guarantee/surrender charge periods - three, five, and seven years.²
- Earn tax-deferred compounded interest.³
- **Liquidity options** – Options for penalty-free withdrawals⁴ and nursing home confinement waiver.⁵
- **Income options** – Choose from payments for life or a specified period.

NAC Guarantee PlusSM 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.

Not FDIC/NCUA Insured May Lose Value	Not A Deposit Of A Bank Not Insured By Any Federal Government Agency	Not Bank Guaranteed
---	---	---------------------

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. Ask your financial professional for current interest rates, 1035 exchange/transfer guidelines and new business guidelines on how timing of rate changes are applied to new applications received. The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product. 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 PlusSM 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. 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. Not available in all states. Please contact your financial professional for state availability. 33817Z-P -AgentID # West Des Moines, IA | NorthAmericanCompany.com