

NEW Rates



Improved rates, trail commission, and premium bonus change

Effective June 12

GREAT RATES

Fixed indexed annuity rates improve on our most competitive products:

- NAC RetireChoice[®]
- NAC VersaChoiceSM
- NAC IncomeChoice[®]
- North American Charter[®] Plus
- NAC BenefitSolutions[®]
- Performance Choice[®]

PLUS...NAC FoundationChoiceSM Plus fixed annuity rates increase, same great rates on our multi-year guarantee annuity (high band minimum \$100,000)

NAC VersaChoiceSM fixed index annuity high band rates

S&P 500[®] Annual Point-to-Point Cap Rate
6.00%

S&P 500[®] Monthly Point-to-Point Cap Rate
2.35%

S&P 500[®] MARC 5% ER Annual Point-to-Point Index Margin
0.00%

Commission changes

- Option D trail commissions will increase to 1% for annuity products with terms of 9 years and above (first-year commissions will decrease)
- For annuity products with terms of 8 years or lower, commissions reduce on all options

Please refer to updated commission schedules for details.

Premium bonus change

- Premium bonus on Performance Choice[®] 12 Plus fixed index annuity changes from 7% to 5%¹

Get updated materials now

Performance Choice 12 Plus Brochure:

[Most states](#), [Massachusetts](#)

Performance Choice 12 Plus Disclosures:

[Most states](#), [Massachusetts](#), [South Carolina](#)

Resources

- [State availability chart](#)
- [Go to e-App](#)
- [Get illustrations](#)



New business guidelines:

New rates, premium bonus, and commissions will apply to applications received on or after June 12.

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¹ 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.

The "S&P 500^{®n}", "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^{®n}", and "DJIA^{®n}", 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.

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