

Performance Choice® 8 fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified (\$50/month TSA salary reduction)

Fixed account rate

8 year

1.50%

Participation rate (No Cap)		8 year
Annual Point-to-Point with Participation Rate	S&P 500*	20%
	S&P MARC 5% ER	60%
	NEW Fidelity Multifactor Yield Index 5% ER	60%
Two-year Point-to-Point with Participation Rate	S&P 500*	25%
	S&P MARC 5% ER	85%
	NEW Fidelity Multifactor Yield Index 5% ER	85%
Enhanced Participation Rate		8 year
NEW Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index 5% ER	105%
	strategy charge ¹	1.50%
NEW Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index 5% ER	160%
	strategy charge ¹	1.50%
Index Margin (No Cap)		8 year
Annual Point-to-Point with Index Margin	S&P 500* Low Volatility Daily Risk Control 5%	2.10%
Index Cap Rate		8 year
Monthly Point-to-Point with Index Cap Rate	S&P 500*	1.20%
Annual Point-to-Point with Index Cap Rate	S&P 500*	3.25%

1. **Strategy charge:** In exchange for a strategy charge, the client unlocks greater upside potential through an enhanced participation rate. The strategy charge is deducted from the accumulation value at the end of each term* and is guaranteed to stay the same for the life of the contract.

*Strategy charges are considered a partial surrender and for purposes of the Return of Premium feature will reduce the Net Premium accordingly. The charge will be deducted at the time of a full surrender and at the time of a partial withdrawal that exceeds the penalty-free withdrawal amount.

The strategy fee is known as a Strategy Fee Annual Percentage in your Contract. The annual charge is multiplied by 2 for the Two-year crediting strategy.

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

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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) rates will be based on the **application received date** (including Annuity e-App); 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.

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) rates will be based on the **application signed date** (including Annuity e-App); 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.

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 (ABR) 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 (ABR) 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.

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The Fidelity Multifactor Yield Index 5% ER (the “Index”) is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC (“FPS”) has licensed this index for use for certain purposes to North American Company for Life and Health Insurance (the “Company”) on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

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