NORTH AMERICAN®
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NAC VersaChoice℠ 10

fixed index annuity

Issued by North American Company for Life and Health Insurance®

Rate spotlight

As of 2/22/24

RegEd product code: **20SFGNAC_01**

Crediting method	Declared rates[2]		Hypothetical projected illustrated rates					
	Low band: $20,000 - $74,999	High band $75,000 or more	Low band | $20,000 - $74,999			High band | $75,000 or more		
			Last 10 Years	High	Low	Last 10 Years	High	Low
Fixed account*	3.40%	3.65%	**3.40%**	**3.40%**	**3.40%**	**3.65%**	**3.65%**	**3.65%**
Annual Point-to-Point with Index Cap Rate								
S&P 500®	6.50%	7.50%	**4.51%**	**5.17%**	**4.21%**	**5.19%**	**5.96%**	**4.80%**
Monthly Point-to-Point with Index Cap Rate								
S&P 500®	2.15%	2.30%	**4.92%**	**6.72%**	**2.97%**	**5.34%**	**7.23%**	**3.24%**
Annual Point-to-Point with Participation Rate								
S&P 500®	30%	35%	**4.05%**	**4.62%**	**3.07%**	**4.72%**	**5.38%**	**3.58%**
Goldman Sachs Equity TimeX Index	65%	75%	**5.89%**	**8.27%**	**5.89%**	**6.79%**	**9.52%**	**6.79%**
S&P Multi-Asset Risk Control 5% Excess Return	120%	145%	**5.52%**	**7.19%**	**5.09%**	**6.64%**	**8.66%**	**6.12%**
Fidelity Multifactor Yield Index℠ 5% ER	125%	150%	**5.82%**	**8.69%**	**5.82%**	**6.95%**	**10.39%**	**6.95%**
Morgan Stanley Dynamic Global Index	130%	155%	**7.52%**	**10.09%**	**7.52%**	**8.93%**	**12.01%**	**8.93%**
Two-year Point-to-Point with Participation Rate								
S&P 500®	40%	45%	**4.21%**	**6.01%**	**4.04%**	**4.71%**	**6.73%**	**4.52%**
Goldman Sachs Equity TimeX Index	95%	110%	**7.45%**	**12.02%**	**7.45%**	**8.54%**	**13.75%**	**8.54%**
S&P Multi-Asset Risk Control 5% Excess Return	175%	200%	**6.16%**	**9.65%**	**5.47%**	**6.99%**	**10.92%**	**6.18%**
Fidelity Multifactor Yield Index 5% ER	185%	210%	**7.33%**	**11.92%**	**7.33%**	**8.26%**	**13.42%**	**8.26%**
Morgan Stanley Dynamic Global Index	185%	210%	**9.34%**	**13.52%**	**9.34%**	**10.51%**	**15.21%**	**10.51%**
Annual Point-to-Point with Enhanced Participation Rate (includes a strategy charge[1])								
Fidelity Multifactor Yield Index 5% ER	185%	200%	**8.53%**	**12.77%**	**8.53%**	**9.20%**	**13.79%**	**9.20%**
annual strategy charge percentage	0.95%	0.95%	**7.58%^**	**11.82%^**	**7.58%^**	**8.25%^**	**12.83%^**	**8.25%^**
Morgan Stanley Dynamic Global Index	185%	200%	**10.62%**	**14.30%**	**10.62%**	**11.46%**	**15.44%**	**11.46%**
annual strategy charge percentage	0.95%	0.95%	**9.67%^**	**13.35%^**	**9.67%^**	**10.51%^**	**14.49%^**	**10.51%^**
Two-year Point-to-Point with Enhanced Participation Rate (includes a strategy charge[1])								
Fidelity Multifactor Yield Index 5% ER	255%	280%	**9.90%**	**16.06%**	**9.90%**	**10.80%**	**17.50%**	**10.80%**
annual strategy charge percentage	0.95%	0.95%	**9.03%^**	**15.24%^**	**9.03%^**	**9.93%^**	**16.68%^**	**9.93%^**
Morgan Stanley Dynamic Global Index	255%	280%	**12.56%**	**18.17%**	**12.56%**	**13.67%**	**19.79%**	**13.67%**
annual strategy charge percentage	0.95%	0.95%	**11.70%^**	**17.36%^**	**11.70%^**	**12.82%^**	**18.99%^**	**12.82%^**

If the underlying performance of an index is zero or negative, the interest credited to the contract will be zero.

^ Net annual effective rate that reflects applicable strategy fees.

*The declared fixed rate is an annual effective rate. Interest is credited to the fixed account daily.

Questions? Contact Sales Support at 866-322-7066.

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1. Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios. Strategy charges are considered a partial surrender outside of the available penalty-free amount and for purposes of the return of premium feature will reduce the net premium accordingly.

2. Declared rates are based on current rates and are subject to change without notice.

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Projected illustrated rates: Projected illustrated rates are based on the annual effective rates for the most recent, most favorable, and least favorable ten year period out of the last twenty years of historical index performance as taken from our current illustration for this product. The projected illustrated rates in this hypothetical example assume the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as index caps, index margins, participation rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual rates will be higher or lower than those provided in this example but will not be less than the minimum guarantees.

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- There are risks associated with leverage. The Index rules contemplate the possibility of leverage within the Index to achieve the 5% volatility target, which is expected to magnify declines.
- The Index has a limited performance history and past performance is no indication of future performance.
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Goldman Sachs Equity TimeX Index

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