

# Annuity

## Interest rates effective Jan. 23, 2024

Issued by North American Company for Life and Health Insurance®



### North American Charter® Plus fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified  
High band rate: \$75,000 or more; Low band rate: \$20,000 – \$74,999

State specific 10-year rates available on page 6.  
California specific rates available on page 7.

Premium bonus		Fixed account rate <sup>1</sup>		Fixed account first-year yield (fixed rate + premium bonus)	
10 year high band	10 year low band	10-year high band	10-year low band	10-year high band	10-year low band
<b>11.00%</b>	<b>8.00%</b>	<b>2.45%</b>	<b>2.45%</b>	<b>13.71%</b>	<b>10.64%</b>

Participation rate (No Cap)		10-year high band	10-year low band
Annual Point-to-Point with Participation Rate	S&P 500 <sup>*</sup>	<b>25%</b>	<b>25%</b>
	Goldman Sachs Equity TimeX Index	<b>55%</b>	<b>55%</b>
	<b>NEW</b> Barclays Transitions 6	<b>100%</b>	<b>100%</b>
	<b>NEW</b> Barclays Transitions 12	<b>50%</b>	<b>50%</b>
	S&P Multi-Asset Risk Control 5% ER	<b>110%</b>	<b>110%</b>
	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>110%</b>	<b>110%</b>
	Morgan Stanley Dynamic Global Index	<b>110%</b>	<b>110%</b>
Two-year Point-to-Point with Participation Rate	S&P 500 <sup>*</sup>	<b>35%</b>	<b>35%</b>
	Goldman Sachs Equity TimeX Index	<b>85%</b>	<b>85%</b>
	<b>NEW</b> Barclays Transitions 6	<b>150%</b>	<b>150%</b>
	<b>NEW</b> Barclays Transitions 12	<b>75%</b>	<b>75%</b>
	S&P Multi-Asset Risk Control 5% ER	<b>160%</b>	<b>160%</b>
	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>160%</b>	<b>160%</b>
	Morgan Stanley Dynamic Global Index	<b>160%</b>	<b>160%</b>
<b>Enhanced Participation Rate</b>		<b>10-year high band</b>	<b>10-year low band</b>
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>155%</b>	<b>155%</b>
	strategy charge <sup>2</sup>	<b>0.95%</b>	<b>0.95%</b>
	Morgan Stanley Dynamic Global Index	<b>155%</b>	<b>155%</b>
	strategy charge <sup>2</sup>	<b>0.95%</b>	<b>0.95%</b>
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>225%</b>	<b>225%</b>
	strategy charge <sup>2</sup>	<b>0.95%</b>	<b>0.95%</b>
	Morgan Stanley Dynamic Global Index	<b>225%</b>	<b>225%</b>
	strategy charge <sup>2</sup>	<b>0.95%</b>	<b>0.95%</b>
<b>Index Cap Rate</b>		<b>10-year high band</b>	<b>10-year low band</b>
Monthly Point-to-Point with Index Cap Rate	S&P 500 <sup>*</sup>	<b>1.70%</b>	<b>1.70%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500 <sup>*</sup>	<b>5.00%</b>	<b>5.00%</b>

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### North American Charter® Plus fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified

High band rate: \$75,000 or more; Low band rate: \$20,000 – \$74,999

Premium bonus		Fixed account rate <sup>1</sup>		Fixed account first-year yield (fixed rate + premium bonus)	
14 year high band	14 year low band	14-year high band	14-year low band	14-year high band	14-year low band
<b>13.00%</b>	<b>9.00%</b>	<b>2.55%</b>	<b>2.55%</b>	<b>15.88%</b>	<b>11.77%</b>

Participation rate (No Cap)		14-year high band	14-year low band
Annual Point-to-Point with Participation Rate	S&P 500 <sup>®</sup>	<b>25%</b>	<b>25%</b>
	Goldman Sachs Equity TimeX Index	<b>60%</b>	<b>60%</b>
	<b>NEW</b> Barclays Transitions 6	<b>110%</b>	<b>110%</b>
	<b>NEW</b> Barclays Transitions 12	<b>55%</b>	<b>55%</b>
	S&P Multi-Asset Risk Control 5% ER	<b>115%</b>	<b>115%</b>
	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>115%</b>	<b>115%</b>
	Morgan Stanley Dynamic Global Index	<b>115%</b>	<b>115%</b>
Two-year Point-to-Point with Participation Rate	S&P 500 <sup>®</sup>	<b>40%</b>	<b>40%</b>
	Goldman Sachs Equity TimeX Index	<b>90%</b>	<b>90%</b>
	<b>NEW</b> Barclays Transitions 6	<b>160%</b>	<b>160%</b>
	<b>NEW</b> Barclays Transitions 12	<b>80%</b>	<b>80%</b>
	S&P Multi-Asset Risk Control 5% ER	<b>165%</b>	<b>165%</b>
	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>165%</b>	<b>165%</b>
	Morgan Stanley Dynamic Global Index	<b>165%</b>	<b>165%</b>
Enhanced Participation Rate		14-year high band	14-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>160%</b>	<b>160%</b>
	strategy charge <sup>2</sup>	<b>0.95%</b>	<b>0.95%</b>
	Morgan Stanley Dynamic Global Index	<b>160%</b>	<b>160%</b>
	strategy charge <sup>2</sup>	<b>0.95%</b>	<b>0.95%</b>
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>230%</b>	<b>230%</b>
	strategy charge <sup>2</sup>	<b>0.95%</b>	<b>0.95%</b>
	Morgan Stanley Dynamic Global Index	<b>230%</b>	<b>230%</b>
	strategy charge <sup>2</sup>	<b>0.95%</b>	<b>0.95%</b>
Index Cap Rate		14-year high band	14-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500 <sup>®</sup>	<b>1.75%</b>	<b>1.75%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500 <sup>®</sup>	<b>5.50%</b>	<b>5.50%</b>

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

2. 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.

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### North American Charter® Plus fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified  
High band rate: \$75,000 or more; Low band rate: \$20,000 – \$74,999

\*State specific 10-year rates apply to the following states: AK, CT, DE, HI, ID, IN, MO, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

Premium bonus		Fixed account rate <sup>1</sup>		Fixed account first-year yield (fixed rate + premium bonus)	
10 year high band*	10 year low band*	10-year high band*	10-year low band*	10-year high band*	10-year low band*
<b>11.00%</b>	<b>8.00%</b>	<b>2.45%</b>	<b>2.45%</b>	<b>13.71%</b>	<b>10.64%</b>

Participation rate (No Cap)		10-year high band*	10-year low band*
Annual Point-to-Point with Participation Rate	S&P 500 <sup>®</sup>	<b>25%</b>	<b>25%</b>
	Goldman Sachs Equity TimeX Index	<b>50%</b>	<b>50%</b>
	<b>NEW</b> Barclays Transitions 6	<b>95%</b>	<b>95%</b>
	<b>NEW</b> Barclays Transitions 12	<b>45%</b>	<b>45%</b>
	S&P Multi-Asset Risk Control 5% ER	<b>105%</b>	<b>105%</b>
	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>105%</b>	<b>105%</b>
	Morgan Stanley Dynamic Global Index	<b>105%</b>	<b>105%</b>
Two-year Point-to-Point with Participation Rate	S&P 500 <sup>®</sup>	<b>35%</b>	<b>35%</b>
	Goldman Sachs Equity TimeX Index	<b>80%</b>	<b>80%</b>
	<b>NEW</b> Barclays Transitions 6	<b>145%</b>	<b>145%</b>
	<b>NEW</b> Barclays Transitions 12	<b>70%</b>	<b>70%</b>
	S&P Multi-Asset Risk Control 5% ER	<b>150%</b>	<b>150%</b>
	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>150%</b>	<b>150%</b>
	Morgan Stanley Dynamic Global Index	<b>150%</b>	<b>150%</b>
<b>Enhanced Participation Rate</b>		<b>10-year high band*</b>	<b>10-year low band*</b>
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>150%</b>	<b>150%</b>
	strategy charge <sup>2</sup>	<b>0.95%</b>	<b>0.95%</b>
	Morgan Stanley Dynamic Global Index	<b>150%</b>	<b>150%</b>
	strategy charge <sup>2</sup>	<b>0.95%</b>	<b>0.95%</b>
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	<b>215%</b>	<b>215%</b>
	strategy charge <sup>2</sup>	<b>0.95%</b>	<b>0.95%</b>
	Morgan Stanley Dynamic Global Index	<b>215%</b>	<b>215%</b>
	strategy charge <sup>2</sup>	<b>0.95%</b>	<b>0.95%</b>
<b>Index Cap Rate</b>		<b>10-year high band*</b>	<b>10-year low band*</b>
Monthly Point-to-Point with Index Cap Rate	S&P 500 <sup>®</sup>	<b>1.55%</b>	<b>1.55%</b>
Annual Point-to-Point with Index Cap Rate	S&P 500 <sup>®</sup>	<b>4.75%</b>	<b>4.75%</b>

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# Annuity

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### North American Charter® Plus fixed index annuity - California specific rates.

Minimum premium: \$20,000 qualified and non-qualified

High band rate: \$75,000 or more; Low band rate: \$20,000 – \$74,999

Premium bonus				Fixed account rate <sup>1</sup>				Fixed account first-year yield (fixed rate + premium bonus)			
10 year high band	10 year low band	14 year high band	14 year low band	10-year high band	10-year low band	14-year high band	14-year low band	10-year high band	10-year low band	14-year high band	14-year low band
10.00%	7.00%	12.00%	8.00%	2.45%	2.45%	2.55%	2.55%	12.69%	9.62%	14.85%	10.75%

Participation rate (No Cap)		10-year high band	10-year low band	14-year high band	14-year low band
Annual Point-to-Point with Participation Rate	S&P 500®	25%	25%	25%	25%
	Goldman Sachs Equity TimeX Index	50%	50%	60%	60%
	S&P Multi-Asset Risk Control 5% ER	105%	105%	115%	115%
	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	105%	105%	115%	115%
	Morgan Stanley Dynamic Global Index	105%	105%	115%	115%
Two-year Point-to-Point with Participation Rate	S&P 500®	35%	35%	40%	40%
	Goldman Sachs Equity TimeX Index	80%	80%	90%	90%
	S&P Multi-Asset Risk Control 5% ER	150%	150%	165%	165%
	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	150%	150%	165%	165%
	Morgan Stanley Dynamic Global Index	150%	150%	165%	165%

Enhanced Participation Rate		10-year high band	10-year low band	14-year high band	14-year low band
Annual Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	150%	150%	160%	160%
	strategy charge <sup>2</sup>	0.95%	0.95%	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	150%	150%	160%	160%
	strategy charge <sup>2</sup>	0.95%	0.95%	0.95%	0.95%
Two-year Point-to-Point with enhanced Participation Rate	Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER	215%	215%	230%	230%
	strategy charge <sup>2</sup>	0.95%	0.95%	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	215%	215%	230%	230%
	strategy charge <sup>2</sup>	0.95%	0.95%	0.95%	0.95%

Index Cap Rate		10-year high band	10-year low band	14-year high band	14-year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.55%	1.55%	1.75%	1.75%
Annual Point-to-Point with Index Cap Rate	S&P 500®	4.75%	4.75%	5.50%	5.50%

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# Annuity interest rates effective Jan. 23, 2024



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## New business guidelines

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, the following must occur:

<b>Fixed index annuities (FIAs)</b>	Must receive premium within 45 days of application received date.	Rate will be based on more favorable rates between: <ul style="list-style-type: none"><li>• application <b>received</b> date</li><li>• premium received date</li></ul>
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If the 45<sup>th</sup> or 60<sup>th</sup> day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

Rate hold only applies for the first contract year/or crediting period. For FIAs, in **subsequent contract years**, rates will be declared on the contract anniversary and will align with the effective date of the contract.

### Disclosures

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

**Premium bonus:** 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.

**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.

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The Fidelity Multifactor Yield Index<sup>SM</sup> 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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