Max Elite Guarantee℠ 3

Annuity

multi-year guarantee annuity | Issued by North American Company for Life and Health Insurance®

Unlock retirement savings potential with Max Elite Guarantee℠ 3

Introducing the **Max Elite Guarantee 3 multi-year guarantee annuity (MYGA)** from North American Company for Life and Health Insurance®. This single-premium, multi-year guarantee annuity is designed to help you achieve your retirement goals and enjoy the financial freedom you deserve.

Max Elite Guarantee 3 helps you and your loved ones plan for the future.

Read on to find out how.

NORTH AMERICAN®
A Sammons Financial Company

What makes Max Elite Guarantee 3 stand out?

Max Elite Guarantee 3 offers robust protection for your retirement savings with the added benefit of guaranteed interest rates.

Predictable and guaranteed growth

Your initial premium will earn a guaranteed fixed rate of interest for the term period you choose.

The more you set aside, the better your rate

A premium of $20,000 or more is required for this single premium product, whether qualified or non-qualified. For premium amounts of $100,000 or more, you will receive a higher interest rate. The declared fixed rate is an annual effective rate. Interest is credited daily.

Low band: Less than $100,000 and
High band: $100,000 or more.

Legacy

Our annuity can offer your loved ones a source of funds after your death. Your beneficiaries will get the accumulation value of your annuity as a death benefit – either in an immediate lump sum or in installments. And, because annuities may avoid probate, they may not have to wait.

Please consult with and rely on your own legal or tax advisor and refer to your contract for situations of joint owners and annuitants.

Stability and support

Navigating retirement planning can be daunting, but with the support of your financial professional and A+ rated[1] North American, you'll have the expertise you need at every step.

Options for accessing funds

You can take some withdrawals without penalties. After the initial guarantee period, you have several options available to you to access funds including accessing the full value of your annuity at any time.

1. A.M. Best Company rating - effective Aug. 13, 2024. A+ (Superior) is the 2nd of 15 categories.

Options for accessing funds

Max Elite Guarantee 3 offers a variety of features to make it easier to access funds on your schedule.

Options available to you when your guarantee period is up

When your annuity reaches the end of your initial guarantee period, you have several options available to you:

- Elect a payout option
- Surrender the policy
- Continue the contract

The policy will receive an annually renewable interest rate with no surrender charge or market value adjustment until either you elect a payout option or surrender the policy.

How and when you can take penalty-free withdrawals

After the issue date, you may choose to take a penalty-free withdrawal of up to 10% of the beginning-of-year accumulation value each year. If you withdraw more than that, a surrender charge and market value adjustment may apply. After the surrender charge period, surrender charges and a market value adjustment will no longer apply.

Nursing home confinement waiver

(not available in all states)

After your first contract year, if you become confined to a qualified nursing care center, as defined in the rider, up to 100% of your accumulation value without a surrender charge and without application of a market value adjustment (MVA), is available. If 100% of the accumulation value is taken, it will be considered a full surrender. You cannot be confined at the time your contract is issued. This rider is automatically included with your annuity at no additional charge. If joint annuitants are named on the annuity, the waiver will apply to the first annuitant who qualifies for the benefit, but not both.

Your annuitization payout options

You can choose to receive annuity payments based on your choice of several annuity options. Once you elect an annuitization option, it cannot be changed, and all other rights and benefits under the annuity end. The payment amount and number of payments will be based on your annuity's surrender value and the annuitization option you choose. See table below for available payout options.

Spousal continuance

If surviving spouse is the sole beneficiary, he or she may have the option to use a spousal continuance to keep the Max Elite Guarantee contract. Spousal Continuance may only be elected one time.

Payout options

With the exception of life income options, income options are available from five to 20 years.

Choose from:

- Income for a specified period
- Income for a specified amount
- Life income with a period certain
- Life income
- Joint and survivor life income

Additional product details

Market value adjustment

Your contract also includes an MVA feature, which may decrease or increase your surrender value depending on the change in the market value adjustment external index rate since the start of the term. Due to the mechanics of an MVA, surrender values decrease as the MVA external index rate rises. When the MVA external index rate decreases, the surrender value increases. However, the MVA is limited to the surrender charge or the interest credited to the accumulation value.

See the product disclosure statement for more information.

Accumulation value

At issue, your accumulation value is equal to your initial premium. Your accumulation value grows as interest is credited to your policy and may be reduced if you make withdrawals from your policy. The declared fixed rate is an annual effective rate. Interest is credited daily.

Surrender value

The surrender value is the amount that is available at the time of contract surrender. The surrender value is equal to the accumulation value, subject to the market value adjustment, less applicable surrender charges, and state premium taxes. The surrender value will never be less than the minimum requirements set forth by state laws, at the time of issue, in the state where the contract is issued or delivered.

The minimum surrender value will not be less than 87.5% of all premiums; less any partial surrenders (after market value adjustment or reductions for surrender charges); accumulated at a rate not less than the rate required or otherwise directed by your Contract.

Surrender charges

During the guarantee period, a surrender charge is assessed on any amount withdrawn, whether as a partial or full surrender, that exceeds the penalty-free amount applicable and may result in a loss of premium.

Surrender charge schedule

Contract year	3 year
1	9%
2	8%
3	7%
4+	0%

A surrender during each guarantee period could result in a loss of premium. Surrender charge structure may vary by state.

Refer to the Disclosure Statement and your Annuity Contract for additional details. Please note your Annuity Contract includes a complete explanation of all benefits, terms and conditions, and limitations of the annuity.

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All guarantees are based on the continued claims paying ability of the issuing company.

Premium taxes: Accumulation value will be reduced for premium taxes as required by the state of residence.

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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.

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EMPLOYEE OWNED

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We are employee owned and committed to our customers, distribution partners, employees and communities –and the deeply rooted belief that we grow stronger together.

With so much change happening in the world, people are looking for companies that can stand the test of time. They need a partner that can weather life's storms. That's us. For over a century, we have been here for our customers and honoring our commitments. We are proud of our impact on the financial futures we help secure, and the legacies we help establish.

We believe that we aren't here to serve just today's customers, but customers for generations to come. As we look ahead to our next hundred years, that fundamental principle remains rich in its vision. No matter how much change happens in the world around us, we strive to find new ways to create value for our customers.

Just like always.

North American has continued to earn high ratings, based on our financial strength, operating performance, and ability to meet obligations to our policyholders and contract holders. North American currently holds the following ratings:

"A+"

A.M. Best[A,B] (Superior) (Second category of 15)

S&P Global Ratings[B,C] (Strong) (Fifth category of 22)

Fitch Ratings[D] (Stable) (Fifth category of 19)

Ratings are subject to change.

West Des Moines, Iowa
NorthAmericanCompany.com

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

Max Elite Guarantee℠ 5

Annuity

multi-year guarantee annuity | Issued by North American Company for Life and Health Insurance®

Unlock retirement savings potential with Max Elite Guarantee℠ 5

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Predictable and guaranteed growth

Your initial premium will earn a guaranteed fixed rate of interest for the term period you choose.

The more you set aside, the better your rate

A premium of $20,000 or more is required for this single premium product, whether qualified or non-qualified. For premium amounts of $100,000 or more, you will receive a higher interest rate. The declared fixed rate is an annual effective rate. Interest is credited daily.

Low band: Less than $100,000 and
High band: $100,000 or more.

Legacy

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Options for accessing funds

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Options for accessing funds

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Options available to you when your guarantee period is up

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- Elect a payout option
- Surrender the policy
- Continue the contract

The policy will receive an annually renewable interest rate with no surrender charge or market value adjustment until either you elect a payout option or surrender the policy.

How and when you can take penalty-free withdrawals

After the issue date, you may choose to take a penalty-free withdrawal of up to 10% of the beginning-of-year accumulation value each year. If you withdraw more than that, a surrender charge and market value adjustment may apply. After the surrender charge period, surrender charges and a market value adjustment will no longer apply.

Nursing home confinement waiver

(not available in all states)

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Your annuitization payout options

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Spousal continuance

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Payout options

With the exception of life income options, income options are available from five to 20 years.

Choose from:

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- Life income with a period certain
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Additional product details

Market value adjustment

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Surrender charges

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Surrender charge schedule

Contract year	5 year
1	9%
2	8%
3	7%
4	6%
5	5%
6+	0%

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Max Elite Guarantee℠ 7

Annuity

multi-year guarantee annuity | Issued by North American Company for Life and Health Insurance®

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"A+"

A.M. Best[A,B] (Superior) (Second category of 15)

S&P Global Ratings[B,C] (Strong) (Fifth category of 22)

Fitch Ratings[D] (Stable) (Fifth category of 19)

Ratings are subject to change.

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