

Annuity

Rates effective as of: 9/15/26

Applicable to: AK, AL, AR, AZ, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MI, MO, MS, NE, NC, ND, NH, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, VT, WI, WV, WY

Must be accompanied by the North American Secure HorizonSM Plus product brochure.

Premium bonus: 20%



North American Secure HorizonSM Plus fixed index annuity

Issued by North American Company for Life and Health Insurance®

With North American Secure HorizonSM Plus, you may allocate your premium among the available options below, which each offer an opportunity to earn interest based on one or more indices or crediting methods. Participation and cap rates shown below are guaranteed for the initial term and subject to change at the beginning of each new term unless otherwise noted. Charges shown below are guaranteed for the life of the contract and will not increase¹. Secure Horizon Plus includes a rider charge of 0.95% annually.

Annual point-to-point with participation rate	Strategy term	Participation rate ³	Most recent ⁴	Highest ⁴	Lowest ⁴
Loomis Sayles Managed Futures 2 Index with 0.00% Strategy Charge ²	1 year	115%	3.92%	7.87%	3.92%
NYSE® GEARS Index with 0.00% Strategy Charge ²	1 year	55%	4.03%	6.71%	3.85%
Research Affiliates® Global Multi-Asset Index with 0.00% Strategy Charge ²	1 year	100%	2.43%	6.08%	2.43%
S&P 500® Distance Stabilizer Index* with 0.00% Strategy Charge ²	1 year	50%	5.69%	6.52%	3.45%
S&P PRISM® Index with 0.00% Strategy Charge ²	1 year	100%	3.68%	5.86%	3.68%
Annual point-to-point with cap rate	Strategy term	Cap rate ⁵	Most recent ⁴	Highest ⁴	Lowest ⁴
S&P 500® Index with 0.00% Strategy Charge ²	1 year	5.00%	2.99%	2.99%	2.35%
Two Year point-to-point with participation rate	Strategy term	Participation rate ³	Most recent ⁴	Highest ⁴	Lowest ⁴
Loomis Sayles Managed Futures 2 Index with 0.00% Strategy Charge ²	2 year	170%	4.77%	11.09%	4.77%
NYSE® GEARS Index with 0.00% Strategy Charge ²	2 year	85%	6.37%	10.50%	6.07%
Research Affiliates® Global Multi-Asset Index with 0.00% Strategy Charge ²	2 year	155%	2.89%	9.75%	2.89%
S&P 500® Distance Stabilizer Index* with 0.00% Strategy Charge ²	2 year	70%	6.53%	8.97%	4.75%
S&P PRISM® Index with 0.00% Strategy Charge ²	2 year	130%	4.73%	7.63%	4.73%

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Participation rates shown below are guaranteed for the initial term and subject to change at the beginning of each new term unless otherwise noted. Charges shown below are guaranteed for the life of the contract and will not increase¹. Secure Horizon Plus includes a rider charge of 0.95% annually.

Performance Strategy Ladder with participation rate	Strategy term	Participation rate ³	Most recent ⁴	Highest ⁴	Lowest ⁴
Loomis Sayles Managed Futures 2 Index with 0.00% Strategy Charge ²	1 year	115%	6.86%	14.66%	6.86%
	2 year	170%			
	3 year	195%			
	4 year	230%			
	5 year	295%			
NYSE® GEARS Index with 0.00% Strategy Charge ²	1 year	55%	8.82%	14.36%	8.64%
	2 year	85%			
	3 year	105%			
	4 year	120%			
	5 year	130%			
Research Affiliates® Global Multi-Asset Index with 0.00% Strategy Charge ²	1 year	100%	3.71%	12.10%	3.71%
	2 year	155%			
	3 year	165%			
	4 year	185%			
	5 year	235%			
S&P 500® Distance Stabilizer Index with 0.00% Strategy Charge ²	1 year	50%	8.56%	11.45%	5.26%
	2 year	70%			
	3 year	80%			
	4 year	90%			
	5 year	100%			
S&P PRISM® Index with 0.00% Strategy Charge ²	1 year	100%	6.10%	9.26%	6.10%
	2 year	130%			
	3 year	140%			
	4 year	150%			
	5 year	185%			
Fixed account		3.25%			

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North American Secure HorizonSM Plus fixed index annuity

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	Strategy term	Initial participation rate ²	Annual strategy charge ³	Most recent ⁴	Highest ⁴	Lowest ⁴
Annual Point-To-Point						
Loomis Sayles Managed Futures 2 Index with Strategy Charge	1 year	115%	0.00%	3.92%	7.87%	3.92%
NYSE GEARS Index with Strategy Charge	1 year	55%	0.00%	4.03%	6.71%	3.85%
Research Affiliates® Global Multi-Asset Index with Strategy Charge	1 year	100%	0.00%	2.43%	6.08%	2.43%
S&P 500® Low Volatility Daily Risk Control 5% Index ER with Strategy Charge	1 year	90%	0.00%	2.32%	3.93%	2.32%
S&P PRISM Index with Strategy Charge	1 year	100%	0.00%	3.68%	5.86%	3.68%

	Strategy term	Initial participation rate ²	Annual strategy charge ³	Most recent ⁴	Highest ⁴	Lowest ⁴
Two Year Point-To-Point						
Loomis Sayles Managed Futures 2 Index with Strategy Charge	2 year	170%	0.00%	4.77%	11.09%	4.77%
NYSE GEARS Index with Strategy Charge	2 year	85%	0.00%	6.37%	10.50%	6.07%
Research Affiliates® Global Multi-Asset Index with Strategy Charge	2 year	155%	0.00%	2.89%	9.75%	2.89%
S&P 500® Low Volatility Daily Risk Control 5% Index ER with Strategy Charge	2 year	130%	0.00%	3.16%	5.64%	3.16%
S&P PRISM Index with Strategy Charge	2 year	130%	0.00%	4.73%	7.63%	4.73%

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Participation rates shown below are guaranteed for the initial term and subject to change at the beginning of each new term unless otherwise noted. Charges shown below are guaranteed for the life of the contract and will not increase¹. Secure Horizon Plus includes a rider charge of 0.95% annually.

	Strategy term	Initial participation rate ²	Annual strategy charge ³	Most recent ⁴	Highest ⁴	Lowest ⁴
Performance Strategy Ladder						
Loomis Sayles Managed Futures 2 Index with Strategy Charge	1 year	115%	0.00%	6.86%	14.66%	6.86%
	2 year	170%				
	3 year	195%				
	4 year	230%				
	5 year	295%				
NYSE GEARS Index with Strategy Charge	1 year	55%	0.00%	8.82%	14.36%	8.64%
	2 year	85%				
	3 year	105%				
	4 year	120%				
	5 year	130%				
Research Affiliates® Global Multi-Asset Index with Strategy Charge	1 year	100%	0.00%	3.71%	12.10%	3.71%
	2 year	155%				
	3 year	165%				
	4 year	185%				
	5 year	235%				
S&P PRISM Index with Strategy Charge	1 year	100%	0.00%	6.10%	9.26%	6.10%
	2 year	130%				
	3 year	140%				
	4 year	150%				
	5 year	185%				
Fixed Rate						
Fixed account		3.25%				

Declared rates are based on current rates and will never be below the contractual minimum rate.

The Most Recent, Highest and Lowest rates use backcasting to show how the Strategy Options would have performed over 10-year periods out of the available live and back-tested historical index performance. These hypothetical examples are for informational purposes only and are not intended to predict future performance. The product returns assume that the initial participation rates were held constant for the entire period. Past performance is not indicative of nor does it guarantee future performance. It is likely that your results would be different based on future index performance and the declared participation rates, which may be higher or lower than at contract issue.

¹ The illustrated rates reflect the total charges of the contract. Total charges include a rider charge of 0.95% and a strategy charge of 0.00%. The rider charge amount is determined by the rider charge multiplied by the contract accumulation value and is deducted on each contract anniversary.

² Participation rates are the percentage of index performance you will receive if the index value increases during the term. If the underlying performance of an index is zero or negative, the interest credited to your contract will be zero.

³ The strategy charge is known as a strategy charge annual percentage in the contract. The strategy charge amount is determined by the strategy charge for the applicable index account value multiplied by the index account value and is deducted on each contract anniversary from your index account value. This may result in an overall reduction of the accumulation value if the interest credit is less than the strategy charge.

⁴ Most Recent based on time period from 12/31/2015-12/31/2025 for all indices. Highest index growth period of 12/31/2010 – 12/31/2020 for Loomis Sayles Managed Futures 2 Index, 12/31/2008 – 12/31/2018 for NYSE GEARS Index, 12/31/2005 to 12/31/2015 for Research Affiliates[®] Global Multi-Asset Index, 12/31/2011-12/31/2021 for S&P 500[®] Low Volatility Daily Risk Control 5% Index ER and 12/31/2011-12/31/2021 for S&P PRISM Index. Lowest index growth period of 12/31/2015 – 12/31/2025 for Loomis Sayles Managed Futures 2 Index, 12/31/2014 – 12/31/2024 for NYSE GEARS Index, 12/31/2015 to 12/31/2025 for Research Affiliates[®] Global Multi-Asset Index, 12/31/2015-12/31/2025 for S&P 500[®] Low Volatility Daily Risk Control 5% Index ER Index and 12/31/2015-12/31/2025 for S&P PRISM Index.

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North American Secure HorizonSM fixed index annuity

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Annual point-to-point with participation rate	Strategy term	Participation rate ²	Most recent ³	Highest ³	Lowest ³
Loomis Sayles Managed Futures 2 Index with 0.95% Strategy Charge ¹	1 year	220%	8.18%	15.78%	8.18%
Loomis Sayles Managed Futures 2 Index	1 year	180%	7.60%	13.86%	7.60%
NYSE® GEARS Index with 0.95% Strategy Charge ¹	1 year	115%	9.32%	14.84%	8.94%
NYSE® GEARS Index	1 year	100%	9.05%	13.91%	8.71%
Research Affiliates® Global Multi-Asset Index with 0.95% Strategy Charge ¹	1 year	215%	6.22%	14.05%	6.22%
Research Affiliates® Global Multi-Asset Index	1 year	175%	5.92%	12.36%	5.92%
S&P 500® Distance Stabilizer Index* with 0.95% Strategy Charge ¹	1 year	95%	11.51%	13.06%	7.25%
S&P 500® Distance Stabilizer Index	1 year	85%	11.28%	12.69%	7.44%
S&P PRISM® Index with 0.95% Strategy Charge ¹	1 year	175%	7.05%	10.89%	7.05%
S&P PRISM® Index	1 year	150%	6.95%	10.27%	6.95%
Annual point-to-point with cap rate	Strategy term	Cap rate ⁴	Most recent ³	Highest ³	Lowest ³
S&P 500® Index	1 year	8.50%	6.74%	6.74%	5.38%

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Two Year point-to-point with participation rate	Strategy term	Participation rate ²	Most recent ³	Highest ³	Lowest ³
Loomis Sayles Managed Futures 2 Index with 0.95% Strategy Charge ¹	2 year	300%	8.82%	19.43%	8.82%
Loomis Sayles Managed Futures 2 Index	2 year	250%	8.27%	17.32%	8.27%
NYSE® GEARS Index with 0.95% Strategy Charge ¹	2 year	175%	13.42%	21.39%	13.02%
NYSE® GEARS Index	2 year	140%	11.74%	18.30%	11.36%
Research Affiliates® Global Multi-Asset Index with 0.95% Strategy Charge ¹	2 year	305%	6.35%	19.35%	6.35%
Research Affiliates® Global Multi-Asset Index	2 year	260%	6.30%	17.54%	6.30%
S&P 500® Distance Stabilizer Index* with 0.95% Strategy Charge ¹	2 year	130%	12.36%	16.71%	9.12%
S&P 500® Distance Stabilizer Index	2 year	110%	11.45%	15.20%	8.69%
S&P PRISM® Index with 0.95% Strategy Charge ¹	2 year	245%	9.41%	14.73%	9.41%
S&P PRISM® Index	2 year	205%	8.79%	13.30%	8.79%

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Performance Strategy Ladder with participation rate	Strategy term	Participation rate ²	Most recent ³	Highest ³	Lowest ³
Loomis Sayles Managed Futures 2 Index with 0.95% Strategy Charge ¹	1 year	220%	11.58%	23.50%	11.58%
	2 year	300%			
	3 year	390%			
	4 year	440%			
	5 year	485%			
Loomis Sayles Managed Futures 2 Index	1 year	180%	11.05%	21.71%	11.05%
	2 year	250%			
	3 year	320%			
	4 year	365%			
	5 year	435%			
NYSE® GEARS Index with 0.95% Strategy Charge ¹	1 year	115%	16.67%	25.17%	16.26%
	2 year	175%			
	3 year	205%			
	4 year	240%			
	5 year	260%			
NYSE® GEARS Index	1 year	100%	14.96%	22.56%	14.63%
	2 year	140%			
	3 year	170%			
	4 year	200%			
	5 year	215%			
Research Affiliates® Global Multi-Asset Index with 0.95% Strategy Charge ¹	1 year	215%	6.99%	20.23%	6.99%
	2 year	305%			
	3 year	310%			
	4 year	345%			
	5 year	410%			
Research Affiliates® Global Multi-Asset Index	1 year	175%	6.95%	18.80%	6.95%
	2 year	260%			
	3 year	270%			
	4 year	295%			
	5 year	360%			

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Performance Strategy Ladder with participation rate	Strategy term	Participation rate ²	Most recent ³	Highest ³	Lowest ³
S&P 500® Distance Stabilizer Index with 0.95% Strategy Charge ¹	1 year	95%	15.29%	19.98%	9.57%
	2 year	130%			
	3 year	145%			
	4 year	165%			
	5 year	190%			
S&P 500® Distance Stabilizer Index	1 year	85%	13.43%	17.47%	8.68%
	2 year	110%			
	3 year	120%			
	4 year	130%			
	5 year	150%			
S&P PRISM® Index with 0.95% Strategy Charge ¹	1 year	175%	11.31%	16.74%	11.31%
	2 year	245%			
	3 year	280%			
	4 year	305%			
	5 year	340%			
S&P PRISM® Index	1 year	150%	10.82%	15.62%	10.82%
	2 year	205%			
	3 year	240%			
	4 year	265%			
	5 year	300%			
Fixed account		4.25%			