



<b>Company</b>	<b>North American Company for Life and Health</b> Sammons Financial Group
<b>A.M Best Rating</b>	A+
<b>Standard and Poor's Rating</b>	A+
<b>Product Type</b>	Fixed Indexed
<b>Product</b>	<b>Max Elite Accumulation<sup>SM</sup> 5</b> (FPDA first year only)
<b>Policy Form Number</b>	ICC24-NA2002A
<b>Distribution Channels Sold In</b>	Independent
<b>Product Launch Date</b>	10/29/2024
<b>Bonus</b>	N/A
<b>Surrender Charge</b>	<b>5 Years</b> 8.00, 7.00, 6.00, 5.00, 4.00, 0.00% +/- Market Value Adjustment (MVA)
<b>Share Class</b>	N/A
<b>Mortality and Expense Charge (M&amp;E)</b>	N/A
<b>Product Fee</b>	N/A
<b>Administration Charge</b>	N/A
<b>Other Charge</b>	N/A
<b>*Total Annual Expense</b>	N/A
<b>Annual Contract Fee</b>	N/A
<b>Annual Contract Fee Waived At</b>	N/A
<b>Minimum Guarantee/ Minimum Guaranteed Surrender Value</b>	<b>Varies</b> 87.5% @ 1 - 3%
<b>Strategies / Subaccounts Offered</b>	3 Indexed, 0 Structured, 0 Variable, 1 Fixed

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<b>Product</b>	<b>Max Elite Accumulation<sup>SM</sup> 5</b> (FPDA first year only)
<b>Net Subaccount Fee Range</b>	N/A
<b>Free Transfers per Year</b>	N/A
<b>Transfer Fee</b>	N/A
<b>Rate Banding</b>	Low Band / \$100,000
<b>Current Fixed Account Rate(s)</b>	3.50% / 3.90%
<b>Upcoming Fixed Account Rate(s)</b>	N/A
<b>Other Crediting Strategy Information</b>	N/A
<b>Penalty-Free Withdrawals</b>	10% of Account Value immediately
<b>Death Benefit</b>	<b>Greater of:</b> Full Account Value Plus Earnings to Date or Minimum Guaranteed Surrender Value
<b>Surrender Charge Waivers Available</b>	Nursing Home
<b>Available Plan Types</b>	403(b), Roth IRA, SEP IRA, Inherited NQ, Inherited IRA
<b>Issue Ages</b>	0 - 85
<b>Minimum Initial Premiums</b>	Q/NQ \$20,000
<b>Minimum Subsequent Premium</b>	Q/NQ \$25
<b>Guaranteed Lifetime Withdrawal Benefit (GLWB)</b>	N/A
<b>Guaranteed Minimum Withdrawal Benefit (GMWB)</b>	N/A
<b>Guaranteed Minimum Accumulation Benefit (GMAB)</b>	N/A

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<b>Guaranteed Minimum Death Benefit (GMDB)</b>	N/A
<b>Guaranteed Minimum Income Benefit (GMIB)</b>	N/A
<b>Other</b>	<p>Optional Enhanced Benefit Rider provides two supplementary annuity benefits, if elected:</p> <ol style="list-style-type: none"> <li>1. A Minimum Interest Credit that guarantees annuitant will not receive any less than 120% of Premiums Paid (less adjustments for withdrawals) at the end of the surrender charge period.</li> <li>2. Return of Premium (ROP) available beginning in the first year (less withdrawals).</li> </ol> <p>Annual rider charge of 0.40% is deducted from the Account Value during the surrender charge period. Rider must be elected at issue, and can be terminated at the client's request.</p> <p>Must be contracted through <i>AMS Financial Services Group to sell this product.</i></p>
<b>State Approvals</b>	<b>States Not Approved In:</b> CA, NY



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<b>Street Level Compensation</b>	<p><b>YEAR ONE</b></p> <p><b>Ages 0 - 75</b></p> <p>A. 3.00%</p> <p>B. 1.50% &amp; 0.25% trail</p> <p>C. 0.25% &amp; 0.75% trail</p> <p><b>Ages 76 - 79</b></p> <p>A. 2.25%</p> <p>B. 1.13% &amp; 0.25% trail</p> <p>C. 0.19% &amp; 0.75% trail</p> <p><b>Ages 80+</b></p> <p>A. 1.50%</p> <p>B. 0.75% &amp; 0.25% trail</p> <p>C. 0.13% &amp; 0.75% trail</p>
<b>Data thought to be current as of:</b>	4/2/2026

\* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective April 2, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
North American Company for Life and Health Sammons Financial Group	Max Elite Accumulation <sup>SM</sup> 5 (FPDA first year only)	Low Band / \$100,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	8.25% / 9.25% Annually	N/A / N/A	N/A / N/A	100% / 0.25% Annually / N/A	N/A / N/A
			S&P 500 Dynamic Intraday TCA Index	Annual	Annual Point-to-Point	100.00% / 100.00%	11.50% / 12.50% Annually	N/A / N/A	N/A / N/A	100% / 0.25% Annually / N/A	N/A / N/A
			S&P 500 Dynamic Intraday TCA Index	Annual	Annual Point-to-Point with Floor	100.00% / 100.00%	5.25% / 6.50% Annually	N/A / N/A	N/A / N/A	100% / 0.25% Annually / N/A	N/A / N/A
<b>Current Fixed Account Rate(s)</b>		3.50% / 3.90%									
<b>Upcoming Fixed Account Rate(s)</b>		N/A									
<b>Other Crediting Strategy Information</b>		<p>Annual Point-to-Point with Floor indexing method credits index gains subject to a cap, and added to the declared floor rate. If the growth of index is negative, only the declared floor rate is credited, currently 2.00%.</p> <p>The initial declared floor is guaranteed for the Surrender Charge period and is guaranteed to not fall below 0.10% after the Surrender Charge period.</p>									

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