



Company	North American Company for Life and Health Sammons Financial Group
A.M Best Rating	A+
Standard and Poor's Rating	A+
Product Type	Fixed Indexed
Product	Max Elite AccumulationSM 7 (FPDA first year only)
Policy Form Number	ICC24-NA2002A
Distribution Channels Sold In	Independent
Product Launch Date	10/29/2024
Bonus	N/A
Surrender Charge	7 Years 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	3 Indexed, 0 Structured, 0 Variable, 1 Fixed

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Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / \$100,000
Current Fixed Account Rate(s)	3.60% / 4.00%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Account Value immediately
Death Benefit	Greater of: Full Account Value Plus Earnings to Date or Minimum Guaranteed Surrender Value
Surrender Charge Waivers Available	Nursing Home
Available Plan Types	403(b), Roth IRA, SEP IRA, Inherited NQ, Inherited IRA
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$20,000
Minimum Subsequent Premium	Q/NQ \$25
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A

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Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	<p>Optional Enhanced Benefit Rider provides two supplementary annuity benefits, if elected:</p> <ol style="list-style-type: none"> 1. A Minimum Interest Credit that guarantees annuitant will not receive any less than 125% of Premiums Paid (less adjustments for withdrawals) at the end of the surrender charge period. 2. Return of Premium (ROP) available beginning in the first year (less withdrawals). <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>
State Approvals	States Not Approved In: CA, NY



Company	North American Company for Life and Health Sammons Financial Group
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Street Level Compensation	YEAR ONE
	Ages 0 - 75
	A. 4.50%
	B. 3.00% & 0.25% trail C. 1.50% & 0.50% trail D. 0.25% & 0.75% trail
	Ages 76 - 79
	A. 3.38%
	B. 2.25% & 0.25% trail C. 1.13% & 0.50% trail D. 0.19% & 0.75% trail
	Ages 80+
	A. 2.25%
	B. 1.50% & 0.25% trail C. 0.75% & 0.50% trail D. 0.13% & 0.75% trail
Data thought to be current as of:	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 SM 7 (FPDA first year only)	Low Band / \$100,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	7.90% / 8.90% 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%	11.00% / 12.25% 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 with Floor	100.00% / 100.00%	4.75% / 6.00% Annually	N/A / N/A	N/A / N/A	100% / 0.25% Annually / N/A	N/A / N/A
Current Fixed Account Rate(s)		3.60% / 4.00%									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		<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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