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| 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 10 (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 | 10 Years 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 1.00, 0.50, 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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| Product | Max Elite AccumulationSM 10 (FPDA first year only) |
| 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) | 3.65% / 4.05% |
| 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 - 79 |
| 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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| Product | Max Elite AccumulationSM 10 (FPDA first year only) |
| Guaranteed Minimum Death Benefit (GMDB) | N/A |
| Guaranteed Minimum Income Benefit (GMIB) | N/A |
| Other | Must be contracted through <i>AMS Financial Services Group</i> to sell this product. |
| State Approvals | States Not Approved In: CA, NY |
| Street Level Compensation | <p>YEAR ONE</p> <p>Ages 0 - 75</p> <p>A. 6.50%</p> <p>B. 5.00% & 0.25% trail</p> <p>C. 3.50% & 0.50% trail</p> <p>D. 0.50% & 1.00% trail</p> <p>Ages 76+</p> <p>A. 4.88%</p> <p>B. 3.75% & 0.25% trail</p> <p>C. 2.63% & 0.50% trail</p> <p>D. 0.38% & 1.00% trail</p> |
| 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 10 (FPDA first year only) | Low Band / \$100,000 | S&P 500 | Annual | Annual Point-to-Point | 100.00% / 100.00% | 7.65% / 8.65% 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% | 10.75% / 12.00% 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% | 4.50% / 5.50% Annually | N/A / N/A | N/A / N/A | 100% / 0.25% Annually / N/A | N/A / N/A |
| Current Fixed Account Rate(s) | | 3.65% / 4.05% | | | | | | | | | |
| 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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