

Annuity Interest Rates & Features

Effective April 29, 2014

Applications must be received prior to the effective date to hold previous rates. For rates on 1035 Exchanges/Transfers, the applicant will receive the greater interest rate in effect at the application received date or receipt of premium at the Home Office, if received within 45 days. If the 45th date is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates, Index Cap Rates, Participation Rates, and Declared Performance Rates. Funds received after 45 days will receive the applicable rates that are in effect at the time of receipt. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice. New Business fax number 866-322-7073.

For other annuity product interest rates not listed, please call Sales Support 866-322-7066.

DISCLOSURES

PREMIUM BONUS: Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, and/or lower Participation Rates than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower interest rates, lower Index Cap Rates, and/or lower Participation Rates.

INDEX CAP RATE: Index Cap Rates and Participation Rates apply to the Index Accounts only. They do not apply to the Fixed Account.

North American products are issued on form series LS116A, LC/LS155A, LC/LS156A, LC/LS158A, LC/LS159A, LC/LS160A, NC/NA1000A, NC/NA1004A, NC/NA1005A, and ICC12-NA1002A or appropriate state variations by North American Company for Life and Health Insurance®, West Des Moines, Iowa. The Hindsight Index Strategy® is issued on Endorsement forms LR444A, LR445A or LR447A and is available on annuity forms LC/LS155A, LC/LS156A and LC/LS160A or appropriate state variations by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Not all products and/or features are approved in all states. Rates are subject to change.

INDEX ACCOUNTS:

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Abbreviation Key

3YMA = 3 Year Monthly Average

APP = Annual Point to Point

DA = Daily Average

IPT = Inverse Performance Trigger

MA = Monthly Average

MPP = Monthly Point to Point

PTP = Point to Point

www.NorthAmericanCompany.com

Required Training on new products can be found in the Training Center on our website.

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Interest Rates Effective April 29, 2014

NAC RetireChoice[®] Fixed Index Annuity

Ask for state-specific rates in Ohio and Utah

REQUIRED TRAINING can be found on our website www.NorthAmericanCompany.com

High Band - Initial Premium Level of \$250,000 or More

FEATURES	10-Year Surrender Charge					14-Year Surrender Charge				
	MA Participation Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	MA Participation Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	45%	3.00%	6.90%	1.50%	3.10%	50%	3.60%	8.00%	1.90%	3.55%
DJIA [®]	45%	2.85%	N/A	N/A	N/A	50%	3.30%	N/A	N/A	N/A
S&P MIDCAP 400 [®]	35%	2.60%	N/A	N/A	N/A	35%	3.00%	N/A	N/A	N/A
NASDAQ-100 [®]	N/A	2.70%	N/A	1.30%	N/A	N/A	3.10%	N/A	1.45%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	2.85%	N/A	N/A	N/A	N/A	3.35%	N/A	N/A	N/A
FIXED ACCOUNT RATE	1.45%					1.70%				
PREMIUM BONUS	2.50%					5.00%				
FIXED ACCOUNT FIRST-YEAR YIELD	3.98% (First-year yield = 1.45% Fixed Rate + 2.50% Premium Bonus)					6.78% (First-year yield = 1.70% Fixed Rate + 5.00% Premium Bonus)				

Low Band - Initial Premium Level of \$20,000 – \$249,999

FEATURES	10-Year Surrender Charge					14-Year Surrender Charge				
	MA Participation Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	MA Participation Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	40%	2.60%	5.85%	1.30%	2.70%	45%	3.35%	7.00%	1.75%	3.15%
DJIA [®]	40%	2.40%	N/A	N/A	N/A	45%	2.85%	N/A	N/A	N/A
S&P MIDCAP 400 [®]	30%	2.15%	N/A	N/A	N/A	35%	2.60%	N/A	N/A	N/A
NASDAQ-100 [®]	N/A	2.25%	N/A	1.10%	N/A	N/A	2.70%	N/A	1.30%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	2.35%	N/A	N/A	N/A	N/A	2.85%	N/A	N/A	N/A
FIXED ACCOUNT RATE	1.25%					1.50%				
PREMIUM BONUS	2.50%					5.00%				
FIXED ACCOUNT FIRST-YEAR YIELD	3.78% (First-year yield = 1.25% Fixed Rate + 2.50% Premium Bonus)					6.57% (First-year yield = 1.50% Fixed Rate + 5.00% Premium Bonus)				

Minimum Guaranteed Fixed Account Interest Rate 1.00%

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High Band - Initial Premium Level of \$250,000 or More										
FEATURES	10-YEAR OPTION					14-YEAR OPTION				
	3YMA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	3YMA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500®	55%	30%	2.00%	1.00%	2.00%	70%	35%	2.45%	1.30%	2.60%
DJIA®	N/A	25%	2.00%	N/A	N/A	N/A	35%	2.25%	N/A	N/A
S&P MIDCAP 400®	N/A	20%	2.00%	N/A	N/A	N/A	25%	2.05%	N/A	N/A
NASDAQ-100®	N/A	N/A	2.00%	1.00%	N/A	N/A	N/A	2.15%	1.05%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	N/A	2.00%	N/A	N/A	N/A	N/A	2.20%	N/A	N/A
FIXED ACCOUNT RATE	0.90%					1.20%				
GLWB BONUS*	5.00%					5.00%				

Low Band - Initial Premium Level of \$50,000 – \$249,999										
FEATURES	10-YEAR OPTION					14-YEAR OPTION				
	3YMA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	3YMA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500®	40%	20%	2.00%	1.00%	1.45%	55%	30%	2.00%	1.00%	2.05%
DJIA®	N/A	20%	2.00%	N/A	N/A	N/A	30%	2.00%	N/A	N/A
S&P MIDCAP 400®	N/A	15%	2.00%	N/A	N/A	N/A	20%	2.00%	N/A	N/A
NASDAQ-100®	N/A	N/A	2.00%	1.00%	N/A	N/A	N/A	2.00%	1.00%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	N/A	2.00%	N/A	N/A	N/A	N/A	2.00%	N/A	N/A
FIXED ACCOUNT RATE	0.65%					1.00%				
GLWB BONUS*	5.00%					5.00%				

*GLWB Bonus and GLWB Stacking Roll-Up Credit are not applied to the Accumulation Value, only to the GLWB Value, which is used to determine the lifetime payment amount. The GLWB value is not available for withdrawal, surrender or as a death benefit. There is no GLWB Stacking Roll-Up Credit in years when a withdrawal is taken or lifetime income payments have been elected. GLWB Stacking Roll-Up Credit is available if a Required Minimum Distribution (RMD) is required.

Minimum Guaranteed Fixed Account Interest Rate 0.50%

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Interest Rates Effective April 29, 2014

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HIGH Band - Initial Premium Level of \$250,000 or More										
Features	10-Year Option					14-Year Option				
	3-Yr MA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	3-Yr MA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	80%	45%	2.85%	1.50%	3.00%	95%	50%	3.45%	1.75%	3.55%
DJIA [®]	N/A	40%	2.70%	N/A	N/A	N/A	50%	3.30%	N/A	N/A
S&P MIDCAP 400 [®]	N/A	30%	2.45%	N/A	N/A	N/A	35%	3.00%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	2.55%	1.20%	N/A	N/A	N/A	3.10%	1.47%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	N/A	2.70%	N/A	N/A	N/A	N/A	3.35%	N/A	N/A
FIXED ACCOUNT RATE	1.40%					1.70%				
PREMIUM BONUS	5.00%					5.00%				
FIXED ACCOUNT FIRST-YEAR YIELD	6.47% (First-year yield = 1.40% Fixed Rate + 5.00% Premium Bonus)					6.78% (First-year yield = 1.70% Fixed Rate + 5.00% Premium Bonus)				

LOW Band - Initial Premium Level of \$20,000 - \$249,999										
Features	10-Year Option					14-Year Option				
	3-Yr MA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	3-Yr MA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	65%	35%	2.30%	1.20%	2.45%	80%	45%	3.00%	1.50%	3.05%
DJIA [®]	N/A	35%	2.10%	N/A	N/A	N/A	45%	2.75%	N/A	N/A
S&P MIDCAP 400 [®]	N/A	25%	2.00%	N/A	N/A	N/A	30%	2.50%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	2.00%	1.00%	N/A	N/A	N/A	2.60%	1.25%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	N/A	2.05%	N/A	N/A	N/A	N/A	2.75%	N/A	N/A
FIXED ACCOUNT RATE	1.15%					1.45%				
PREMIUM BONUS	5.00%					5.00%				
FIXED ACCOUNT FIRST-YEAR YIELD	6.20% (First-year yield = 1.15% Fixed Rate + 5.00% Premium Bonus)					6.52% (First-year yield = 1.45% Fixed Rate + 5.00% Premium Bonus)				

Minimum Guaranteed Fixed Account Interest Rate 0.50%

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North American CharterSM Fixed Index Annuity

FEATURES	10-YEAR OPTION			14-YEAR OPTION		
	DA Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	DA Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
S&P 500 [®]	2.55%	2.15%	1.10%	2.75%	2.50%	1.30%
DJIA [®]	2.30%	2.00%	N/A	2.45%	2.15%	N/A
S&P MIDCAP 400 [®]	2.00%	2.00%	N/A	2.05%	2.00%	N/A
RUSSELL 2000 [®]	2.00%	2.00%	N/A	2.05%	2.00%	N/A
NASDAQ-100 [®]	N/A	2.00%	1.00%	N/A	2.00%	1.00%
EURO STOXX 50 [®]	N/A	2.05%	N/A	N/A	2.20%	N/A
HINDSIGHT INDEX STRATEGY [®]	N/A	2.00%	N/A	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.05%			1.15%		
PREMIUM BONUS	5.00%			10.00%		
FIXED ACCOUNT FIRST-YEAR YIELD	6.10% (First-year yield = 1.05% Fixed Rate + 5.00% Premium Bonus)			11.26% (First-year yield = 1.15% Fixed Rate + 10.00% Premium Bonus)		

Please note the weighting index percentages are 50% for best performing, 30% for next best performing and 20% for lowest performing and are subject to change for newly issued contracts. The Hindsight Index Strategy[®] consists of the S&P 500[®], EURO STOXX 50[®] and the Russell 2000[®].

Minimum Guaranteed Fixed Interest Rate 1.00%

North American Guarantee ChoiceSM Multi-Year Guarantee Annuity

FEATURES	4-YEAR	5-YEAR	6-YEAR	7-YEAR	8-YEAR	9-YEAR	10-YEAR
HIGH BAND Initial Premium \$200,000 or More	1.25%	2.20%	2.25%	2.55%	2.80%	2.90%	2.95%
LOW BAND Initial Premium Less Than \$200,000	1.00%	2.00%	2.00%	2.30%	2.55%	2.70%	2.75%

Minimum Guaranteed Interest Rate 1.00%

North American Guarantee ChoiceSM II Multi-Year Guarantee Annuity

The North American Guarantee Choice II is available in AK, MN, MO, NV, OH, OR, UT, VA, and WA

FEATURES	4-YEAR	5-YEAR	6-YEAR	7-YEAR	8-YEAR	9-YEAR	10-YEAR
HIGH BAND Initial Premium \$200,000 or More	1.20%	1.75%	2.20%	2.50%	2.75%	2.85%	2.90%
LOW BAND Initial Premium Less Than \$200,000	1.00%	1.50%	1.95%	2.25%	2.50%	2.65%	2.70%

Minimum Guaranteed Interest Rate 0.50%

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Performance Choice[®] Fixed Index Annuity

Ask for state-specific rates in Utah

12-YEAR	Performance Choice [®] 12 Plus			Performance Choice [®] 12		
FEATURES	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	2.90%	1.50%	3.00%	4.35%	2.00%	4.40%
DJIA [®]	2.70%	N/A	N/A	4.25%	N/A	N/A
S&P MIDCAP 400 [®]	2.45%	N/A	N/A	4.00%	N/A	N/A
RUSSELL 2000 [®]	2.45%	N/A	N/A	4.00%	N/A	N/A
NASDAQ-100 [®]	2.55%	1.25%	N/A	4.00%	1.85%	N/A
EURO STOXX 50 [®]	2.80%	N/A	N/A	4.45%	N/A	N/A
HANG SENG	3.00%	N/A	N/A	4.85%	N/A	N/A
FIXED ACCOUNT RATE	1.40%			2.15%		
PREMIUM BONUS	8.00%			N/A		
FIXED ACCOUNT FIRST-YEAR YIELD	9.51% (First-year yield = 1.40% Fixed Rate + 8.00% Premium Bonus)			2.15%		

8-YEAR	Performance Choice [®] 8 Plus			Performance Choice [®] 8		
FEATURES	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	2.35%	1.25%	2.50%	3.30%	1.75%	3.45%
DJIA [®]	2.15%	N/A	N/A	3.20%	N/A	N/A
S&P MIDCAP 400 [®]	2.00%	N/A	N/A	2.90%	N/A	N/A
RUSSELL 2000 [®]	2.00%	N/A	N/A	2.90%	N/A	N/A
NASDAQ-100 [®]	2.05%	1.05%	N/A	3.00%	1.45%	N/A
EURO STOXX 50 [®]	2.25%	N/A	N/A	3.30%	N/A	N/A
HANG SENG	2.25%	N/A	N/A	3.50%	N/A	N/A
FIXED ACCOUNT RATE	1.15%			1.65%		
PREMIUM BONUS	4.00%			N/A		
FIXED ACCOUNT FIRST-YEAR YIELD	5.19% (First-year yield = 1.15% Fixed Rate + 4.00% Premium Bonus)			1.65%		

Minimum Guaranteed Fixed Account Interest Rate 1.00%

North American Income[®] Single Premium Immediate Annuity

UP-TO-DATE QUOTES AVAILABLE AT
WWW.NORTHAMERICANCOMPANY.COM

North American Sample Payout Factors

Per \$100,000 (paid monthly at end of month)

10-Year Certain\$910.98

20-Year Certain\$540.48

Life & 10, Male age 65\$542.75

Life & 10, Female age 65\$500.27

Factors are based on current rates and may vary by state.

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Interest Rates Effective April 29, 2014

North American PrecisionSM Fixed Index Annuity

APP Index Cap Rate Applies After Participation Rate

FEATURES	10-YEAR OPTION				14-YEAR OPTION			
	DA Participation Rate	APP Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	DA Participation Rate	APP Participation Rate	APP Index Cap Rate	MPP Index Cap Rate
S&P 500 [®]	35%	25%	3.50%	1.10%	40%	25%	4.25%	1.30%
DJIA [®]	35%	20%	3.50%	N/A	40%	25%	4.25%	N/A
S&P MIDCAP 400 [®]	25%	15%	3.50%	N/A	25%	20%	4.25%	N/A
RUSSELL 2000 [®]	20%	15%	3.50%	N/A	25%	15%	4.25%	N/A
NASDAQ-100 [®]	N/A	15%	3.50%	1.00%	N/A	20%	4.25%	1.00%
EURO STOXX 50 [®]	N/A	20%	3.50%	N/A	N/A	20%	4.25%	N/A
HINDSIGHT INDEX STRATEGY [®]	N/A	15%	3.50%	N/A	N/A	15%	4.25%	N/A
FIXED ACCOUNT RATE	1.05%				1.15%			
PREMIUM BONUS	5.00%				10.00%			
FIXED ACCOUNT FIRST-YEAR YIELD	6.10% (First-year yield = 1.05% Fixed Rate + 5.00% Premium Bonus)				11.26% (First-year yield = 1.15% Fixed Rate + 10.00% Premium Bonus)			

Please note the weighting index percentages are 50% for best performing, 30% for next best performing and 20% for lowest performing and are subject to change for newly issued contracts. The Hindsight Index Strategy[®] consists of the S&P 500[®], EURO STOXX 50[®] and the Russell 2000[®].

Minimum Guaranteed Fixed Interest Rate 1.00%

North American Prizm Plus[®] Fixed Index Annuity

FEATURES	10-YEAR OPTION			14-YEAR OPTION		
	MA Participation Rate	APP Participation Rate	MPP Index Cap Rate	MA Participation Rate	APP Participation Rate	MPP Index Cap Rate
S&P 500 [®]	30%	20%	1.10%	35%	20%	1.30%
DJIA [®]	30%	20%	N/A	35%	20%	N/A
S&P MIDCAP 400 [®]	20%	15%	N/A	25%	15%	N/A
RUSSELL 2000 [®]	20%	10%	N/A	20%	15%	N/A
NASDAQ-100 [®]	N/A	15%	1.00%	N/A	15%	1.00%
EURO STOXX 50 [®]	N/A	15%	N/A	N/A	20%	N/A
FIXED ACCOUNT RATE	1.00%			1.15%		
PREMIUM BONUS	5.00%			10.00%		
FIXED ACCOUNT FIRST-YEAR YIELD	6.05% (First-year yield = 1.00% Fixed Rate + a 5.00% Premium Bonus)			11.26% (First-year yield = 1.15% Fixed Rate + a 10.00% Premium Bonus)		

Minimum Guaranteed Fixed Interest Rate 1.00%

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North American Freedom Choice[®] Fixed Index Annuity

High Band - Initial Premium Level of \$250,000 or More							
5% PENALTY-FREE OPTION	FEATURES	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
	S&P 500 [®]	3.80%	1.85%	4.55%	2.10%	6.85%	2.65%
	DJIA [®]	3.65%	N/A	4.40%	N/A	6.75%	N/A
	S&P MIDCAP 400 [®]	3.30%	N/A	4.00%	N/A	6.00%	N/A
	RUSSELL 2000 [®]	3.30%	N/A	4.00%	N/A	5.90%	N/A
	NASDAQ-100 [®]	3.50%	1.65%	4.20%	2.00%	6.30%	2.55%
	EURO STOXX 50 [®]	3.90%	N/A	4.70%	N/A	7.30%	N/A
	FIXED ACCOUNT RATE	1.85%		2.20%		3.05%	

High Band - Initial Premium Level of \$250,000 or More							
10% PENALTY-FREE OPTION	FEATURES	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
	S&P 500 [®]	3.60%	1.75%	4.35%	2.05%	6.40%	2.60%
	DJIA [®]	3.45%	N/A	4.15%	N/A	6.30%	N/A
	S&P MIDCAP 400 [®]	3.10%	N/A	3.80%	N/A	5.55%	N/A
	RUSSELL 2000 [®]	3.10%	N/A	3.80%	N/A	5.55%	N/A
	NASDAQ-100 [®]	3.30%	1.60%	4.00%	1.85%	5.90%	2.45%
	EURO STOXX 50 [®]	3.70%	N/A	4.50%	N/A	6.80%	N/A
	FIXED ACCOUNT RATE	1.75%		2.10%		2.90%	

Low Band - Initial Premium Level of \$249,999 or Less							
5% PENALTY-FREE OPTION	FEATURES	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
	S&P 500 [®]	3.10%	1.55%	3.90%	1.90%	6.00%	2.50%
	DJIA [®]	2.90%	N/A	3.75%	N/A	5.80%	N/A
	S&P MIDCAP 400 [®]	2.60%	N/A	3.40%	N/A	5.15%	N/A
	RUSSELL 2000 [®]	2.60%	N/A	3.40%	N/A	5.15%	N/A
	NASDAQ-100 [®]	2.75%	1.35%	3.60%	1.70%	5.45%	2.35%
	EURO STOXX 50 [®]	3.10%	N/A	4.05%	N/A	6.35%	N/A
	FIXED ACCOUNT RATE	1.50%		1.90%		2.75%	

Low Band - Initial Premium Level of \$249,999 or Less							
10% PENALTY-FREE OPTION	FEATURES	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
	S&P 500 [®]	2.90%	1.45%	3.60%	1.75%	5.25%	2.35%
	DJIA [®]	2.70%	N/A	3.45%	N/A	5.05%	N/A
	S&P MIDCAP 400 [®]	2.40%	N/A	3.10%	N/A	4.60%	N/A
	RUSSELL 2000 [®]	2.40%	N/A	3.10%	N/A	4.60%	N/A
	NASDAQ-100 [®]	2.55%	1.25%	3.30%	1.60%	4.80%	2.15%
	EURO STOXX 50 [®]	2.85%	N/A	3.70%	N/A	5.55%	N/A
	FIXED ACCOUNT RATE	1.40%		1.75%		2.50%	

Minimum Guaranteed Fixed Account Interest Rate 1.00%

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North American Pillar[®] Fixed Index Annuity

FEATURES	10-YEAR SURRENDER CHARGE		
	DA PARTICIPATION RATE	APP INDEX CAP RATE	MPP MONTHLY CAP RATE
S&P 500 [®]	40%	2.35%	1.25%
DJIA [®]	35%	2.15%	N/A
S&P MIDCAP 400 [®]	30%	2.00%	N/A
RUSSELL 2000 [®]	25%	2.00%	N/A
NASDAQ-100 [®]	N/A	2.05%	1.00%
EURO STOXX 50 [®]	N/A	2.30%	N/A
HINDSIGHT INDEX STRATEGY [®]	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.15%		
PREMIUM BONUS	3.00%		
FIXED ACCOUNT FIRST-YEAR YIELD	4.18%		

Limited Time Offer

(First-year yield = 1.15% Fixed Rate + 3.00% Premium Bonus)

Please note the weighting index percentages are 50% for best performing, 30% for next best performing and 20% for lowest performing and are subject to change for newly issued contracts. The Hindsight Index Strategy[®] consists of the S&P 500[®], EURO STOXX 50[®] and the Russell 2000[®].

Minimum Guaranteed Fixed Account Interest Rate 1.00%

North American Ten[®] Fixed Index Annuity

FEATURES	10-YEAR OPTION		
	MA INDEX CAP RATE	APP INDEX CAP RATE	MPP INDEX CAP RATE
S&P 500 [®]	3.15%	2.80%	1.45%
DJIA [®]	3.00%	2.55%	N/A
S&P MIDCAP 400 [®]	2.60%	2.30%	N/A
RUSSELL 2000 [®]	2.55%	2.30%	N/A
NASDAQ-100 [®]	N/A	2.45%	1.20%
EURO STOXX 50 [®]	N/A	2.75%	N/A
HINDSIGHT INDEX STRATEGY [®]	N/A	2.05%	N/A
FIXED ACCOUNT RATE	1.35%		
PREMIUM BONUS	6.00%		
FIXED ACCOUNT FIRST-YEAR YIELD	7.43%		

(First-year yield = 1.35% Fixed Rate + 6.00% Premium Bonus)

Please note the weighting index percentages are 50% for best performing, 30% for next best performing and 20% for lowest performing and are subject to change for newly issued contracts. The Hindsight Index Strategy[®] consists of the S&P 500[®], EURO STOXX 50[®] and the Russell 2000[®].

Minimum Guaranteed Fixed Account Interest Rate 1.00%

Traditional Fixed Annuities Ask for state-specific rates in California for the Boomer Annuity

North American Director[®] (9-year Surrender Charge)

FEATURES	FIRST-YEAR	YEARS 2-5
RATE	4.50%	1.50%

The Boomer Annuity[®]

FEATURES	FIRST-YEAR RATE	PREMIUM BONUS (FIRST 5 YEARS)	FIRST YEAR YIELD
RATE	1.25%	5.00%	6.31%

(First-year yield = 1.25% Fixed Rate + a 5.00% first year Premium Bonus)

NA Flex Series

FEATURES	FLEX II [®]	FLEX III [®]
FIRST-YEAR	1.75%	2.00%
FIRST-YEAR YIELD	6.83%	12.20%

(First-year yield reflects a 1.75% first-year rate plus a 5.00% Premium Bonus)

(First-year yield reflects a 2.00% first-year rate plus a 10.00% Premium Bonus)

Minimum Guaranteed Fixed Interest Rate 1.00%

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CALIFORNIA PRODUCT VARIATIONS

Traditional Fixed Annuities

The Boomer Annuity®

FEATURES	FIRST-YEAR RATE	PREMIUM BONUS (FIRST 5 YEARS)	FIRST YEAR YIELD
RATE	1.50%	5.00%	6.57% (First-year yield = 1.50% Fixed Rate + a 5.00% first year Premium Bonus)

Minimum Guaranteed Fixed Interest Rate 1.50%

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OHIO PRODUCT VARIATIONS

NAC RetireChoice[®] Fixed Index Annuity

REQUIRED TRAINING can be found on our website www.NorthAmericanCompany.com

OHIO	HIGH Band - Initial Premium Level of \$250,000 or More					LOW Band - Initial Premium Level of \$20,000 - \$249,999				
	OHIO - 10-Year Surrender Charge					OHIO - 10-Year Surrender Charge				
Features	MA Participation Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	MA Participation Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	40%	2.60%	5.95%	1.40%	2.75%	35%	2.20%	4.90%	1.15%	2.35%
DJIA [®]	40%	2.45%	N/A	N/A	N/A	35%	2.00%	N/A	N/A	N/A
S&P MIDCAP 400 [®]	30%	2.20%	N/A	N/A	N/A	25%	2.00%	N/A	N/A	N/A
NASDAQ-100 [®]	N/A	2.30%	N/A	1.15%	N/A	N/A	2.00%	N/A	1.00%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	2.40%	N/A	N/A	N/A	N/A	2.00%	N/A	N/A	N/A
FIXED ACCOUNT RATE	1.30%					1.10%				
PREMIUM BONUS	2.50%					2.50%				
FIXED ACCOUNT FIRST-YEAR YIELD	3.83% (First-year yield = 1.30% Fixed Rate + 2.50% Premium Bonus)					3.62% (First-year yield = 1.10% Fixed Rate + 2.50% Premium Bonus)				

Minimum Guaranteed Fixed Account Interest Rate 1.00%

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TEXAS PRODUCT VARIATIONS

North American Freedom Choice[®] Fixed Index Annuity

High Band - Initial Premium Level of \$250,000 or More							
10% PENALTY-FREE OPTION	FEATURES	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
	S&P 500 [®]	3.60%	1.75%	4.35%	2.05%	6.40%	2.60%
	DJIA [®]	3.45%	N/A	4.15%	N/A	6.30%	N/A
	S&P MIDCAP 400 [®]	3.10%	N/A	3.80%	N/A	5.55%	N/A
	RUSSELL 2000 [®]	3.10%	N/A	3.80%	N/A	5.55%	N/A
	NASDAQ-100 [®]	3.30%	1.60%	4.00%	1.85%	5.90%	2.45%
	EURO STOXX 50 [®]	3.70%	N/A	4.50%	N/A	6.80%	N/A
	FIXED ACCOUNT RATE	1.75%		2.10%		2.90%	

Low Band - Initial Premium Level of \$249,999 or Less							
10% PENALTY-FREE OPTION	FEATURES	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
	S&P 500 [®]	3.00%	1.45%	3.60%	1.75%	5.25%	2.35%
	DJIA [®]	3.00%	N/A	3.45%	N/A	5.05%	N/A
	S&P MIDCAP 400 [®]	3.00%	N/A	3.10%	N/A	4.60%	N/A
	RUSSELL 2000 [®]	3.00%	N/A	3.10%	N/A	4.60%	N/A
	NASDAQ-100 [®]	3.00%	1.25%	3.30%	1.60%	4.80%	2.15%
	EURO STOXX 50 [®]	3.00%	N/A	3.70%	N/A	5.55%	N/A
	FIXED ACCOUNT RATE	1.50%		1.75%		2.50%	

Minimum Guaranteed Fixed Account Interest Rate 1.50%

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UTAH PRODUCT VARIATIONS

Performance Choice[®] Fixed Index Annuity

UTAH	Performance Choice [®] 8 Plus - Utah			Performance Choice [®] 8 - Utah		
FEATURES	8-YEAR			8-YEAR		
	APP Index Cap Rate	MPP Index Cap Rate	IPT Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Index Cap Rate
S&P 500 [®]	2.10%	1.10%	2.25%	2.65%	1.45%	2.80%
DJIA [®]	2.00%	N/A	N/A	2.50%	N/A	N/A
S&P MIDCAP 400 [®]	2.00%	N/A	N/A	2.25%	N/A	N/A
RUSSELL 2000 [®]	2.00%	N/A	N/A	2.25%	N/A	N/A
NASDAQ-100 [®]	2.00%	1.00%	N/A	2.35%	1.15%	N/A
EURO STOXX 50 [®]	2.00%	N/A	N/A	2.60%	N/A	N/A
HANG SENG	2.00%	N/A	N/A	2.65%	N/A	N/A
FIXED ACCOUNT RATE	1.05%			1.30%		
PREMIUM BONUS	2.00%			N/A		
FIXED ACCOUNT FIRST-YEAR YIELD	3.07% (First-year yield = 1.05% Fixed Rate + 2.00% Premium Bonus)			1.30%		

Minimum Guaranteed Fixed Account Interest Rate 1.00%

NAC RetireChoice[®] Fixed Index Annuity

REQUIRED TRAINING can be found on our website www.NorthAmericanCompany.com

UTAH	HIGH Band - Initial Premium Level of \$250,000 or More					LOW Band - Initial Premium Level of \$20,000 - \$249,999				
Features	UTAH - 10-Year Surrender Charge					UTAH - 10-Year Surrender Charge				
	MA Participation Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	MA Participation Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	35%	2.35%	5.20%	1.20%	2.50%	30%	2.00%	4.35%	1.05%	2.10%
DJIA [®]	35%	2.15%	N/A	N/A	N/A	30%	2.00%	N/A	N/A	N/A
S&P MIDCAP 400 [®]	25%	2.00%	N/A	N/A	N/A	20%	2.00%	N/A	N/A	N/A
NASDAQ-100 [®]	N/A	2.00%	N/A	1.00%	N/A	N/A	2.00%	N/A	1.00%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	2.10%	N/A	N/A	N/A	N/A	2.00%	N/A	N/A	N/A
FIXED ACCOUNT RATE	1.15%					1.00%				
PREMIUM BONUS	2.50%					2.50%				
FIXED ACCOUNT FIRST-YEAR YIELD	3.68% (First-year yield = 1.15% Fixed Rate + 2.50% Premium Bonus)					3.52% (First-year yield = 1.00% Fixed Rate + 2.50% Premium Bonus)				

Minimum Guaranteed Fixed Account Interest Rate 1.00%

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