



*Annuity*

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## **FIXED INDEX ANNUITY Reference Guide**





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This brochure does not include our complete line of products in their entirety. Please contact Sales Support at **866-322-7066** for the full list of our products.

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## Fixed Index Annuity<sup>1</sup> Overview

<b>Penalty-Free Withdrawals<sup>2</sup></b>	10% of the Accumulation Value, once each year, after the first contract year. Withdrawal percentage may vary by product.
<b>Market Value Adjustment (also known as Interest Adjustment)</b>	<p>Products may include a Market Value Adjustment feature. The Market Value Adjustment is applied only during the surrender charge period to full surrenders and to any partial surrender in excess of the penalty-free amount. This adjustment may decrease or increase the Surrender Value depending on the change in interest rates since the annuity purchase.</p> <p>Lower interest rates at time of issue may result in less opportunity for a positive Market Value Adjustment in future contract years. In certain rate scenarios at the time of issue, it may not be possible to experience a positive Market Value Adjustment.</p>
<b>Surrender Value</b>	The Surrender Value is the amount that is available at the time of surrender. The Surrender Value is equal to the Accumulation Value, subject to the Market Value Adjustment less applicable surrender charges, state premium taxes and Premium Bonus Recapture (if applicable). The Surrender Value will never be less than the minimum requirements set forth by state laws at the time of issue where the contract is delivered.
<b>Death Benefit</b>	Full Accumulation Value.
<b>Annuity Benefits</b>	<p><b>Tax-Deferral<sup>3</sup></b>- Tax-deferred growth allows your money to grow faster because you earn interest on dollars that would otherwise be paid in taxes. Your premium earns interest, the interest compounds within the Contract and the money you would have paid in taxes earns interest.</p> <p><b>Lifetime Income</b> - Annuities provide your clients with a guaranteed income stream through annuity payout options. Some of these include:</p> <ul style="list-style-type: none"> <li>• Income for a Specified Period</li> <li>• Income of Specified Amount</li> <li>• Life Income with Period Certain</li> <li>• Life Income</li> <li>• Joint and Survivor Life Income</li> </ul> <p><b>May Avoid Probate</b> - The ability to name a beneficiary may minimize the expense, delays and publicity that come with probate. The beneficiary may receive death proceeds as a lump sum or a series of income payments.</p>
<b>Other Benefits</b>	<ul style="list-style-type: none"> <li>• No annuitization required</li> <li>• Annual transfer options (every two years on Biennial option or every three years on the 3 year Monthly Averaging).</li> <li>• Annual reset</li> <li>• Diversification through multiple indices and crediting methods/index account options.</li> <li>• Restricted beneficiary payout options</li> </ul>

1. Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. They may not be appropriate for all clients.
2. Withdrawals prior to age 59½ may be subject to IRS penalties. Withdrawals taken during the Surrender Charge Period above the penalty-free amount will be subject to Surrender Charges and Market Value Adjustment if applicable.
3. The tax-deferred feature is not necessary for a tax-qualified plan. Under current law, annuities grow tax-deferred. Annuities may be subject to taxation during the income or withdrawal phase.

# NAC RetireChoice® 10 and 14

## PARTICIPATION RATE, INDEX CAP RATE PRODUCT—PRODUCT INFORMATION

<b>Participation Rate</b>	The Participation Rate is guaranteed for the first year and declared in advance each year thereafter, and can never be less than 10% for Monthly Average Crediting Method.																																									
<b>Index Cap Rate</b>	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This may change annually except on the Biennial Cap Rate which may change every two years. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% annual Index Cap Rate for the Annual Point-to-Point, 1% Monthly Index Cap Rate for the Monthly Point-to-Point and 4% Index Cap Rate for Biennial Point-to-Point.																																									
<b>Crediting Method Options</b>	Annual Reset: <ul style="list-style-type: none"> <li>• Biennial (also know as Term) Point-to-Point = BPP (<i>reset occurs every 2 years</i>)</li> <li>• Monthly Point-to-Point = MPP</li> <li>• Annual Point-to-Point = APP</li> <li>• Inverse Performance Trigger = IPT</li> <li>• Monthly Average = MA</li> </ul>																																									
<b>Interest Account Options</b>	<ul style="list-style-type: none"> <li>• Dow Jones Industrial Average™ (MA, APP)</li> <li>• S&amp;P MidCap 400® (MA, APP)</li> <li>• S&amp;P 500® (BPP, MA, APP, MPP, IPT)</li> <li>• Nasdaq-100® (APP, MPP)</li> <li>• Afternoon (PM) London Gold Market Fixing Price (APP)</li> <li>• Fixed Account</li> </ul>																																									
<b>Recapture provision</b>	This recapture schedule applies to all premium bonus credits and is set at issue.																																									
<b>Contract Year</b>	1	2	3	4	5	6	7	8	9	10	11	12	13	14																												
NAC RETIRECHOICE® 10 RECAPTURED %	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%																																
NAC RETIRECHOICE® 14 RECAPTURED %	100%	95%	90%	85%	80%	75%	70%	65%	60%	50%	40%	30%	20%	10%																												
<b>Surrender Charge Periods</b> (Market Value Adjustment applies during the surrender charge period. Please see Fixed Index Annuity Overview page for details.)	<b>Premium Bonuses<sup>4</sup></b>					<b>Issue Ages<sup>5</sup></b> (May vary by state)			<b>Surrender Charges</b> (May vary by state. Consult the Annuity Disclosure Statement for details specific to your state.)																																	
<b>10-Year</b> on the RetireChoice® 10	<p><b>2.5%</b> on all premium payments received during the first 5 contract years. When the optional Additional Benefit Rider is elected the premium bonus increases from 2.5% to 5% in the first five contract years.</p>					<b>0-79</b>			<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>10%</td><td>10%</td><td>9%</td><td>9%</td><td>8%</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>8%</td><td>7%</td><td>6%</td><td>4%</td><td>2%</td></tr> </table>						1	2	3	4	5	10%	10%	9%	9%	8%	6	7	8	9	10	8%	7%	6%	4%	2%								
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<b>14-Year</b> on the RetireChoice® 14	<p><b>5%</b> on all premium payments received during the first 5 contract years. When the optional Additional Benefit Rider is elected the premium bonus increases from 5% to 10% in the first five contract years.</p>					<b>0-75</b>			<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr> <tr><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>9%</td><td>8%</td></tr> <tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr> <tr><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td></tr> </table>						1	2	3	4	5	6	7	10%	10%	10%	10%	10%	9%	8%	8	9	10	11	12	13	14	7%	6%	5%	4%	3%	2%	1%
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<b>Optional Additional Benefit Rider Summary</b>																																										
Rider cost for NAC RetireChoice® 10 is 0.55% and for NAC RetireChoice® 14 it is 0.60% of Accumulation Value at each contract anniversary during the Surrender Charge Period.																																										
<b>Additional Premium Bonus</b>	Premium bonus increases from 2.5% to 5% for the NAC RetireChoice® 10 and 5% to 10% for the NAC RetireChoice 14 if the rider is elected.																																									
<b>Additional Annuity Payout Benefit</b>	5% on Accumulation Value at payout on the 10-year option and 4% on the 14-year option after surrender charge period.																																									
<b>Enhanced Penalty-Free Withdrawals</b>	10% of Accumulation Value after the first year, and beginning in the third year, penalty-free withdrawals increase to 20% (maximum) if no withdrawals taken in the previous year.																																									
<b>Return of Premium</b>	Available in the third contract year, less premium bonus, any withdrawals or rider charges (excluding the Additional Benefit Rider charge).																																									

4. 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.  
5. For Issue Ages 0-17 a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established. Issue Ages may vary by state.

# NAC IncomeChoice<sup>SM</sup> 10 and 14

## LIFETIME INCOME PRODUCT

<b>Participation Rate</b>	The Participation Rate is guaranteed for the first year and declared in advance each year thereafter, and can never be less than 10% for Monthly Average Crediting Method and 20% for 3-Year Monthly Average Index Crediting Method.
<b>Index Cap Rate</b>	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% annual Index Cap Rate for the Annual Point-to-Point, 1% Monthly Index Cap Rate for the Monthly Point-to-Point.
<b>Crediting Method Options</b>	Annual Reset: <ul style="list-style-type: none"> <li>• Monthly Average = MA</li> <li>• Monthly Point-to-Point = MPP</li> <li>• 3-Year Monthly Average = 3YMA (<i>reset occurs every 3 years</i>)</li> <li>• Annual Point-to-Point = APP</li> <li>• Inverse Performance Trigger = IPT</li> </ul>
<b>Interest Account Options</b>	<ul style="list-style-type: none"> <li>• Dow Jones Industrial Average<sup>TM</sup> (MA, APP)</li> <li>• S&amp;P MidCap 400<sup>®</sup> (MA, APP)</li> <li>• S&amp;P 500<sup>®</sup> (3YMA, MA, APP, MPP, IPT)</li> <li>• Nasdaq-100<sup>®</sup> (APP, MPP)</li> <li>• Afternoon (PM) London Gold Market Fixing Price (APP)</li> <li>• Fixed Account</li> </ul>

**Generate guaranteed lifetime income through the Guaranteed Lifetime Withdrawal Benefit (GLWB) feature. High band rates for premium of \$250,000 or greater and low band rates for premium of \$50,000 to \$249,999.**

### GLWB Value<sup>6</sup>

The GLWB Value is used as the basis for calculating Lifetime Payment Amounts (LPAs) which can provide lifetime income. This value is used only in determining Lifetime Payment Amounts and not as the basis for calculating the Accumulation Value, Death Benefit or other withdrawals from the contract.

### GLWB Bonus<sup>8</sup>

A 5% GLWB Bonus will be applied to the GLWB Value on all premiums received in the first five contract years.

### GLWB Stacking Roll-Up Credit

In addition to the GLWB Bonus, a GLWB Stacking Roll-Up Credit may be added to the GLWB Value during the first 20 contract years and it compounds annually. On each contract anniversary during the first 20 contract years, the current GLWB Value may be increased by 5% of the GLWB Value plus the dollar amount of any interest credited to the Accumulation Value. The GLWB Stacking Roll-Up Credit only applies if no withdrawals are taken in the preceding contract year. The GLWB Value is ultimately used to calculate your Lifetime Payment Amount. See product brochure for more details regarding Lifetime Payment Amounts.

<b>Surrender Charge Periods</b> (Market Value Adjustment applies during the surrender charge period. Please see Fixed Index Annuity Overview page for details.)	<b>Issue Ages</b> (May vary by state)	<b>Surrender Charges</b> (May vary by state. Consult the Annuity Disclosure Statement for details specific to your state.)																												
<b>10-Year</b> on the NAC IncomeChoice <sup>SM</sup> 10	<b>40-79</b>	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>9%</td><td>8%</td><td>6%</td><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	5	10%	10%	10%	10%	10%	6	7	8	9	10	9%	8%	6%	4%	2%								
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6. If you take a withdrawal it will result in a reduction of your Accumulation Value and GLWB Value. Please review the product brochure for details on how penalty-free withdrawals may impact lifetime payment amounts.

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

# NAC SecureChoice<sup>SM</sup> 10 and 14

## GUARANTEED MINIMUM DEATH BENEFIT — PRODUCT INFORMATION

<b>Participation Rate</b>	The rate is guaranteed for the first contract year and declared annually thereafter, never to be less than 10% for Monthly Average Crediting Method and 20% for 3-year Monthly Average Crediting Method.
<b>Index Cap Rate</b>	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% annual Index Cap Rate for the Annual Point-to-Point, and 1% monthly Index Cap Rate for the Monthly Point-to-Point.
<b>Crediting Method Options</b>	Annual Reset: <ul style="list-style-type: none"> <li>• Monthly Point-to-Point = MPP</li> <li>• Annual Point-to-Point = APP</li> <li>• 3-Year Monthly Average = 3YMA (reset occurs every 3 years)</li> <li>• Monthly Average = MA</li> <li>• Inverse Performance Trigger = IPT</li> </ul>
<b>Interest Account Options</b>	<ul style="list-style-type: none"> <li>• Dow Jones Industrial Average<sup>TM</sup> (MA, APP)</li> <li>• S&amp;P MidCap 400<sup>®</sup> (MA, APP)</li> <li>• S&amp;P 500<sup>®</sup> (MA, APP, MPP, 3YMA, IPT)</li> <li>• Nasdaq-100<sup>®</sup> (APP, MPP)</li> <li>• Afternoon (PM) London Gold Market Fixing Price (APP)</li> <li>• Fixed Account</li> </ul>

**Guaranteed Minimum Death Benefit (GMDB) at no additional cost. Annuity High band rates for premium of \$250,000 or greater and low band rates for premium of \$20,000 to \$249,999.**

### GMDB Stacking Roll-Up Credit

In addition to the GMDB Bonus, a GMDB Stacking Roll-Up Credit may be added to the GMDB Amount until age 85. On the contract anniversary, the current GMDB Amount may be increased by 3.25% for the 14-Year and 2.75% for the 10-Year of the GMDB Amount plus the dollar amount of any interest credited to the Accumulation Value during the preceding year. The GMDB Stacking Roll-Up Credit percentage is set at issue and is guaranteed never to decrease. The GMDB Stacking Roll-Up Credit compounds annually.

### Bonus Opportunities<sup>8</sup>

A 5% bonus is applied to three specific values:

1. 5% Premium Bonus applied to Accumulation Value
2. 5% GMDB Bonus applied to GMDB Amount
3. 5% GLWB Bonus applied to GLWB Value (if NAC SecureChoice Plus Rider elected).

### NAC SecureChoice Plus Rider

Optional Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider (for a 0.95% annual charge)<sup>9</sup> For an additional cost, add the NAC SecureChoice Plus Rider and have the ability to generate a lifetime income.

**Recapture Provision** - This recapture schedule applies to all premium bonus credits and is set at issue.

**NAC SecureChoice<sup>SM</sup> 10 Recaptured %** 100% 100% 100% 100% 100% 90% 80% 60% 40% 20%.

**NAC SecureChoice<sup>SM</sup> 14 Recaptured %** 100% 100% 100% 100% 100% 100% 90% 80% 70% 60% 50% 40% 30% 20% 100%

The premium bonus is not recaptured in the event of death of the Annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, Required Minimum Distributions (by current Company practice) under the Nursing Home Confinement Waiver or on the Rider Charge.

<b>Surrender Charge Periods</b> (Market Value Adjustment applies during the surrender charge period. Please see Fixed Index Annuity Overview page for details.)	<b>Issue Ages</b> (May vary by state)	<b>Surrender Charges</b> (May vary by state. Consult the Annuity Disclosure Statement for details specific to your state.)																												
<b>10-Year</b> on the NAC SecureChoice <sup>SM</sup> 10	<b>40-79</b>	<table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td> </tr> <tr> <td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td> </tr> <tr> <td>6</td><td>7</td><td>8</td><td>9</td><td>10</td> </tr> <tr> <td>9%</td><td>8%</td><td>6%</td><td>4%</td><td>2%</td> </tr> </table>	1	2	3	4	5	10%	10%	10%	10%	10%	6	7	8	9	10	9%	8%	6%	4%	2%								
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8. Products that have bonuses may offer lower credited interest rates, lower Index Cap Rates and/or lower Participation Rates than products that don't offer a bonus. Over time and under certain scenarios the amount of the bonus may be offset by the lower interest rates, lower Index Cap Rates and/or lower Participation Rates.

9. The NAC SecureChoice Plus is a GLWB rider at a cost of 0.95% of the GLWB Value, deducted from the Accumulation Value annually.

# North American Charter<sup>SM</sup> Series

## INDEX CAP RATE ONLY PRODUCT—PRODUCT INFORMATION

<b>Index Cap Rate</b>	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. The rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point Crediting Method and Hindsight Index Strategy <sup>7</sup> ; 1% for the Monthly Point-to-Point Crediting Method. Index Cap Rates do not apply to the Fixed Account.
<b>Crediting Method Options</b>	Annual Reset: <ul style="list-style-type: none"> <li>• Annual Point-to-Point = APP</li> <li>• Daily Average = DA</li> <li>• Monthly Point-to-Point = MPP</li> </ul>
<b>Interest Account Options</b>	<ul style="list-style-type: none"> <li>• Dow Jones Industrial Average<sup>TM</sup> (APP, DA)</li> <li>• EURO STOXX 50<sup>®</sup> (APP)</li> <li>• Russell 2000<sup>®</sup> (APP, DA)</li> <li>• S&amp;P MidCap 400<sup>®</sup> (APP, DA)</li> <li>• S&amp;P 500<sup>®</sup> (APP, DA, MPP)</li> <li>• Nasdaq-100<sup>®</sup> (APP, MPP)</li> <li>• Hindsight Index Strategy<sup>7</sup> (APP) (a combination of the S&amp;P 500<sup>®</sup>, EURO STOXX 50<sup>®</sup> &amp; Russell 2000<sup>®</sup>)</li> <li>• Fixed Account</li> </ul>

<b>Surrender Charge Periods</b> (Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)	<b>10-Year</b>	<b>14-Year</b>																																																
<b>Premium Bonuses<sup>4</sup></b>	<b>5%</b> on all premium payments received during the first 7 contract years	<b>10%</b> on all premium payments received during the first 7 contract years																																																
<b>Annuity Payment Bonuses</b>	<b>1%</b> after the tenth contract year	<b>2%</b> after the fourteenth contract year																																																
<b>Issue Ages<sup>5</sup></b> (may vary by state)	<b>0-79</b> In TX, Issue Ages 0-55	<b>0-75</b> In CA, Issue Ages 0-65 In TX, Issue Ages 0-51																																																
<b>Surrender Charges</b> (May vary by state. Consult the Annuity Disclosure statement for the details specific to your state.)	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>15%</td><td>14%</td><td>13%</td><td>12%</td><td>11%</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>10%</td><td>8%</td><td>6%</td><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	5	15%	14%	13%	12%	11%	6	7	8	9	10	10%	8%	6%	4%	2%	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>18%</td><td>18%</td><td>17%</td><td>15%</td><td>15%</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>15%</td><td>15%</td><td>14%</td><td>12%</td><td>10%</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td></tr> <tr><td>8%</td><td>6%</td><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	5	18%	18%	17%	15%	15%	6	7	8	9	10	15%	15%	14%	12%	10%	11	12	13	14	8%	6%	4%	2%
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4. 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.

5. For Issue Ages 0-17 a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

7. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for further details.



# Performance Choice® 8, 8 PLUS, 12, 12 Plus

## INDEX CAP RATE ONLY PRODUCTS—PRODUCT INFORMATION

<b>Index Cap Rate</b>	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. The rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point Crediting Method and 1% for the Monthly Point-to-Point Crediting Method. Index Cap Rates do not apply to the Fixed Account or the Inverse Performance Trigger.
<b>Crediting Method Options</b>	Annual Reset: <ul style="list-style-type: none"> <li>• Annual Point-to-Point = APP</li> <li>• Monthly Point-to-Point = MPP</li> <li>• Inverse Performance Trigger = IPT</li> </ul>
<b>Interest Account Options</b>	<ul style="list-style-type: none"> <li>• Dow Jones Industrial Average™ (APP)</li> <li>• EURO STOXX 50® (APP)</li> <li>• Russell 2000® (APP)</li> <li>• S&amp;P MidCap 400® (APP)</li> <li>• S&amp;P 500® (APP, MPP, IPT)</li> <li>• Nasdaq-100® (APP, MPP)</li> <li>• Hang Seng (APP)</li> <li>• Fixed Account</li> </ul>

	Performance Choice 8	Performance Choice 8 Plus	Performance Choice 12	Performance Choice 12 Plus																																																																																
<b>Surrender Charge Periods</b> (Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)	8-Year	8-Year	12-Year	12-Year																																																																																
<b>Premium Bonuses<sup>4</sup></b>	No Premium Bonus	4% on all premium payments received during the first 5 contract years	No Premium Bonus	8% on all premiums received during the first 5 contract years																																																																																
<b>Issue Ages<sup>5</sup></b> (may vary by state)	0-85	0-85 In SC, Issue Ages 0-52	0-75 In CA, Issue Ages 0-65 In TX, Issue Ages 0-55 In SC, Issue Ages 0-55	0-75 In CA, Issue Ages 0-65 In TX, Issue Ages 0-55 In SC, Issue Ages 0-48																																																																																
<b>Surrender Charges</b> (May vary by state. Consult the Annuity Disclosure statement for the details specific to your state.)	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>10%</td><td>10%</td><td>10%</td><td>10%</td></tr> <tr><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>9%</td><td>8%</td><td>5%</td><td>3%</td></tr> </table>	1	2	3	4	10%	10%	10%	10%	5	6	7	8	9%	8%	5%	3%	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>10%</td><td>10%</td><td>10%</td><td>10%</td></tr> <tr><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>9%</td><td>8%</td><td>5%</td><td>3%</td></tr> </table>	1	2	3	4	10%	10%	10%	10%	5	6	7	8	9%	8%	5%	3%	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>10%</td><td>10%</td><td>10%</td><td>10%</td></tr> <tr><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>10%</td><td>9%</td><td>8%</td><td>7%</td></tr> <tr><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>6%</td><td>5%</td><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	10%	10%	10%	10%	5	6	7	8	10%	9%	8%	7%	9	10	11	12	6%	5%	4%	2%	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>10%</td><td>10%</td><td>10%</td><td>10%</td></tr> <tr><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>10%</td><td>9%</td><td>8%</td><td>7%</td></tr> <tr><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>6%</td><td>5%</td><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	10%	10%	10%	10%	5	6	7	8	10%	9%	8%	7%	9	10	11	12	6%	5%	4%	2%
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<b>Premium Bonus Recapture Provision<sup>10</sup></b>	<b>PERFORMANCE CHOICE 8 PLUS</b>												
	CONTRACT YEAR	1	2	3	4	5	6	7	8				
	RECAPTURE PROVISION	100%	90%	80%	70%	60%	50%	40%	20%				
	<b>PERFORMANCE CHOICE 12 PLUS</b>												
	CONTRACT YEAR	1	2	3	4	5	6	7	8	9	10	11	12
	RECAPTURE PROVISION	100%	95%	90%	85%	80%	70%	60%	50%	40%	30%	20%	10%

4. 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.  
 5. For Issue Ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.  
 10. The Recapture schedule is based on the issue date and applies to all premium bonuses credited. The premium bonus is fully vested in the event of death of the Annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, Required Minimum Distributions (by current Company practice) or under the Nursing Home Confinement Waiver.

# North American Ten<sup>®</sup>

## INDEX CAP RATE ONLY PRODUCT — PRODUCT INFORMATION

<b>Index Cap Rate</b>	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point and Monthly Average Index Accounts; 1% for the Monthly Point-to-Point Index Account. An Index Cap Rate does not apply to the Fixed Account.
<b>Index Account Options</b>	Annual Reset: <ul style="list-style-type: none"> <li>• Annual Point-to-Point = APP</li> <li>• Monthly Average = MA</li> <li>• Monthly Point-to-Point = MPP</li> </ul>
<b>Interest Account Options</b>	<ul style="list-style-type: none"> <li>• Dow Jones Industrial Average<sup>™</sup> (APP, MA)</li> <li>• EURO STOXX 50<sup>®</sup> (APP)</li> <li>• Russell 2000<sup>®</sup> (APP, MA)</li> <li>• S&amp;P MidCap 400<sup>®</sup> (APP, MA)</li> <li>• S&amp;P 500<sup>®</sup> (APP, MA, MPP)</li> <li>• Nasdaq-100<sup>®</sup> (APP, MPP)</li> <li>• Hindsight Index Strategy<sup>®,7</sup> (APP) (a combination of the S&amp;P 500<sup>®</sup>, EURO STOXX 50<sup>®</sup> &amp; Russell 2000<sup>®</sup>)</li> <li>• Fixed Account</li> </ul>
<b>Minimum Guaranteed Contract Value (MGCV)</b>	The MGCV equals 100% of premiums (excluding any premium bonus), less withdrawals (before any Interest Adjustment or surrender charges), accumulated at 1%, less surrender charges. The MGCV interest rate is determined at issue and is guaranteed for the entire term of the contract.

<b>Surrender Charge Period</b> (Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)	<b>10-Year</b>																				
<b>Premium Bonus<sup>4</sup></b>	<b>6%</b> on all premium payments received during the first 5 contract years																				
<b>Issue Age<sup>5</sup></b> (may vary by state)	<b>0-79</b>																				
<b>Surrender Charges</b> (May vary by State. Consult the Annuity Disclosure statement for the details specific to your state.)	<table border="1"> <thead> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>18%</td> <td>16%</td> <td>14%</td> <td>12%</td> <td>11%</td> <td>10%</td> <td>8%</td> <td>6%</td> <td>4%</td> <td>2%</td> </tr> </tbody> </table>	1	2	3	4	5	6	7	8	9	10	18%	16%	14%	12%	11%	10%	8%	6%	4%	2%
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5. For Issue Ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

7. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for further details.

# North American Pillar<sup>®</sup>

## PARTICIPATION RATE, INDEX CAP RATE PRODUCT—PRODUCT INFORMATION

<b>Index Cap Rate</b>	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point and Daily Average Index Accounts; 1% for the Monthly Point-to-Point Index Account. An Index Cap Rate does not apply to the Fixed Account.
<b>Index Account Options</b>	Annual Reset: <ul style="list-style-type: none"> <li>• Annual Point-to-Point = APP</li> <li>• Daily Average = DA</li> <li>• Monthly Point-to-Point = MPP</li> </ul>
<b>Interest Account Options</b>	<ul style="list-style-type: none"> <li>• Dow Jones Industrial Average<sup>TM</sup> (APP, DA)</li> <li>• EURO STOXX 50<sup>®</sup> (APP)</li> <li>• Russell 2000<sup>®</sup> (APP, DA)</li> <li>• S&amp;P MidCap 400<sup>®</sup> (APP, DA)</li> <li>• S&amp;P 500<sup>®</sup> (APP, DA, MPP)</li> <li>• Nasdaq-100<sup>®</sup> (APP, MPP)</li> <li>• Hindsight<sup>®</sup> Index Strategy<sup>7</sup> (APP) (combination of S&amp;P 500<sup>®</sup>, Euro STOXX 50<sup>®</sup> and Russell 2000<sup>®</sup>)</li> <li>• Fixed Account</li> </ul>
<b>Surrender Value</b>	The Surrender Value is the amount that is available at the time of surrender. The Surrender Value is equal to the Accumulation Value, subject to Interest Adjustment, less applicable surrender charges and state premium taxes. The Surrender Value will never be less than the minimum requirements set forth by state laws at the time of issue in the state where the Contract is delivered.

<b>Surrender Charge Period</b>	<b>10-Year</b>																				
<b>Premium Bonus<sup>4</sup></b>	<b>3%</b> on all premium payments received during the first 5 contract years																				
<b>Issue Age<sup>5</sup></b> (may vary by state)	<b>0-79</b>																				
<b>Surrender Charges</b> (May vary by State. Consult the Annuity Disclosure statement for the details specific to your state.)	<table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td> </tr> <tr> <td>9%</td><td>8.5%</td><td>8%</td><td>7%</td><td>6%</td> </tr> <tr> <td>6</td><td>7</td><td>8</td><td>9</td><td>10</td> </tr> <tr> <td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td> </tr> </table>	1	2	3	4	5	9%	8.5%	8%	7%	6%	6	7	8	9	10	5%	4%	3%	2%	1%
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5. For Issue Ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

7. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for further details.

# North American Freedom Choice Series®

## INDEX CAP RATE ONLY PRODUCT — PRODUCT INFORMATION

<b>Index Cap Rate</b>	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point Crediting Method, and 1% for the Monthly Point-to-Point Crediting Method. The Index Cap Rate does not apply to the Fixed Account.
<b>Index Account Options</b>	Annual Reset: <ul style="list-style-type: none"> <li>• Annual Point-to-Point = APP</li> <li>• Monthly Point-to-Point = MPP</li> </ul>
<b>Interest Account Options</b>	<ul style="list-style-type: none"> <li>• Dow Jones Industrial Average™ (APP)</li> <li>• EURO STOXX 50® (APP)</li> <li>• Russell 2000® (APP)</li> <li>• S&amp;P MidCap 400® (APP)</li> <li>• S&amp;P 500® (APP, MPP)</li> <li>• Nasdaq-100® (APP, MPP)</li> <li>• Fixed Account</li> </ul>
<b>Penalty-Free Withdrawal Options<sup>2</sup></b>	Choice of either withdrawal option: <ul style="list-style-type: none"> <li>• 10%</li> <li>• 5%</li> </ul>

<b>Surrender Charge Period</b> (Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)	<b>8-Year</b>	<b>10-Year</b>	<b>14-Year</b>																																																																								
<b>Issue Ages<sup>5</sup></b> (may vary by state)	<b>0-85</b>	<b>0-79</b> In TX, Issue Ages 0-59	<b>0-75</b> In CA, Issue Ages 0-65 In TX, Issue Ages 0-55																																																																								
<b>Surrender Charges</b> (May vary by State. Consult the Annuity Disclosure statement for the details specific to your state.)	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>9%</td><td>9%</td><td>8%</td><td>7%</td></tr> <tr><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>6%</td><td>5%</td><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	9%	9%	8%	7%	5	6	7	8	6%	5%	4%	2%	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>9%</td><td>9%</td><td>8%</td><td>7%</td></tr> <tr><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>6%</td><td>5%</td><td>4%</td><td>3%</td></tr> <tr><td>9</td><td>10</td><td></td><td></td></tr> <tr><td>2%</td><td>1%</td><td></td><td></td></tr> </table>	1	2	3	4	9%	9%	8%	7%	5	6	7	8	6%	5%	4%	3%	9	10			2%	1%			<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>9%</td><td>9%</td><td>9%</td><td>9%</td></tr> <tr><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>8%</td><td>8%</td><td>7%</td><td>7%</td></tr> <tr><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>6%</td><td>6%</td><td>5%</td><td>4%</td></tr> <tr><td>13</td><td>14</td><td></td><td></td></tr> <tr><td>3%</td><td>2%</td><td></td><td></td></tr> </table>	1	2	3	4	9%	9%	9%	9%	5	6	7	8	8%	8%	7%	7%	9	10	11	12	6%	6%	5%	4%	13	14			3%	2%		
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2. Withdrawals prior to age 59½ may be subject to IRS penalties. Withdrawals taken during the Surrender Charge Period above the penalty-free amount will be subject to Surrender Charges and Interest Adjustment if applicable. Please note: for the 10% withdrawal option, systematic withdrawals are available. Clients may not take systematic withdrawals on the 5% withdrawal options.

5. For Issue Ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

# North American Precision<sup>SM</sup> Series

## PARTICIPATION RATE, INDEX CAP RATE PRODUCT—PRODUCT INFORMATION

<b>Participation Rate</b>	The Participation Rate is guaranteed for the first year and declared in advance each year thereafter, and can never be less than 10% for Daily Average Crediting Method and the Annual Point-to-Point Crediting Method and 15% for the Hindsight Index Strategy <sup>7</sup> .
<b>Index Cap Rate</b>	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point Crediting Method and Hindsight Index Strategy <sup>4</sup> ; 1% for the Monthly Point-to-Point Crediting Method. Index Cap Rates are applied after the Participation Rate. They are not applied to the Fixed Account or the Index Account's Daily Average Crediting Method.
<b>Crediting Method Options</b>	Annual Reset: <ul style="list-style-type: none"> <li>• Annual Point-to-Point = APP</li> <li>• Daily Average = DA</li> <li>• Monthly Point-to-Point = MPP</li> </ul>
<b>Interest Account Options</b>	<ul style="list-style-type: none"> <li>• Dow Jones Industrial Average<sup>TM</sup> (APP, DA)</li> <li>• EURO STOXX 50<sup>®</sup> (APP)</li> <li>• Russell 2000<sup>®</sup> (APP, DA)</li> <li>• S&amp;P MidCap 400<sup>®</sup> (APP, DA)</li> <li>• S&amp;P 500<sup>®</sup> (APP, DA, MPP)</li> <li>• Nasdaq-100<sup>®</sup> (APP, MPP)</li> <li>• Hindsight Index Strategy<sup>®</sup>,<sup>7</sup> (APP) (a combination of the S&amp;P 500<sup>®</sup>, EURO STOXX 50<sup>®</sup> &amp; Russell 2000<sup>®</sup>)</li> <li>• Fixed Account</li> </ul>

<b>Surrender Charge Periods</b> (Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)	<b>10-Year</b>	<b>14-Year</b>																																																		
<b>Premium Bonuses<sup>4</sup></b>	<b>5%</b> on all premium payments received during the first 7 contract years	<b>10%</b> on all premium payments received during the first 7 contract years																																																		
<b>Annuity Payment Bonuses</b>	<b>1%</b> after the tenth contract year	<b>2%</b> after the fourteenth contract year																																																		
<b>Issue Ages<sup>5</sup></b> (may vary by state)	<b>0-79</b>	<b>0-75</b> In CA, Issue Ages 0-65																																																		
<b>Surrender Charges</b> (May vary by State. Consult the Annuity Disclosure statement for the details specific to your state.)	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>15%</td><td>14%</td><td>13%</td><td>12%</td><td>11%</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>10%</td><td>8%</td><td>6%</td><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	5	15%	14%	13%	12%	11%	6	7	8	9	10	10%	8%	6%	4%	2%	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>18%</td><td>18%</td><td>17%</td><td>15%</td><td>15%</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>15%</td><td>15%</td><td>14%</td><td>12%</td><td>10%</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td><td></td></tr> <tr><td>8%</td><td>6%</td><td>4%</td><td>2%</td><td></td></tr> </table>	1	2	3	4	5	18%	18%	17%	15%	15%	6	7	8	9	10	15%	15%	14%	12%	10%	11	12	13	14		8%	6%	4%	2%	
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4. 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.

5. For Issue Ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

7. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for further details.

# North American Prizm Plus®

## PARTICIPATION RATE, INDEX CAP RATE PRODUCT—PRODUCT INFORMATION

<b>Participation Rate</b>	The Participation Rate is guaranteed for the first year and declared in advance each year thereafter, and can never be less than 10% for Monthly Average and the Annual-Point-to-Point.
<b>Index Cap Rate</b> (Only Monthly Point-to-Point)	Each month an Index Cap Rate, or upper limit, is applied. Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which is: 1% monthly Index Cap Rate. An Index Cap Rate will be applied to the Monthly Point-to-Point Index Account only. It does not apply to the Fixed Account and the Index Account's Annual Point-to-Point and Monthly Average Crediting Methods.
<b>Index Account Options</b>	Annual Reset: <ul style="list-style-type: none"> <li>• Annual Point-to-Point = APP</li> <li>• Monthly Average = MA</li> <li>• Monthly Point-to-Point = MPP</li> </ul>
<b>Interest Account Options</b>	<ul style="list-style-type: none"> <li>• Dow Jones Industrial Average™ (APP, MA)</li> <li>• EURO STOXX 50® (APP)</li> <li>• Russell 2000® (APP, MA)</li> <li>• S&amp;P MidCap 400® (APP, MA)</li> <li>• S&amp;P 500® (APP, MA, MPP)</li> <li>• Nasdaq-100® (APP, MPP)</li> <li>• Fixed Account</li> </ul>

<b>Surrender Charge Periods</b> (Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)	<b>10-Year</b>	<b>14-Year</b>																																																
<b>Premium Bonuses<sup>4</sup></b>	<b>5%</b> on all premium payments received during the first 7 contract years	<b>10%</b> on all premium payments received during the first 7 contract years																																																
<b>Annuity Payment Bonuses</b>	<b>1%</b> after the tenth contract year	<b>2%</b> after the fourteenth contract year																																																
<b>Issue Ages<sup>5</sup></b> (may vary by state)	<b>0-79</b>	<b>0-75</b> In CA, Issue Ages 0-65																																																
<b>Surrender Charges</b> (May vary by State. Consult the Annuity Disclosure statement for the details specific to your state.)	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>14%</td><td>13%</td><td>12%</td><td>11%</td><td>10%</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>9%</td><td>8%</td><td>6%</td><td>4%</td><td>3%</td></tr> </table>	1	2	3	4	5	14%	13%	12%	11%	10%	6	7	8	9	10	9%	8%	6%	4%	3%	<table border="1"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>18%</td><td>18%</td><td>17%</td><td>15%</td><td>15%</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>15%</td><td>15%</td><td>14%</td><td>12%</td><td>10%</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td></tr> <tr><td>8%</td><td>6%</td><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	5	18%	18%	17%	15%	15%	6	7	8	9	10	15%	15%	14%	12%	10%	11	12	13	14	8%	6%	4%	2%
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4. 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.  
 5. For Issue Ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

# Periodic Chart of Indices\*

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
HIGHEST	EURO STOXX 50 <sup>®</sup> INDEX	NASDAQ 100 <sup>®</sup> INDEX	NASDAQ 100 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	LONDON GOLD PM	LONDON GOLD PM	NASDAQ 100 <sup>®</sup> INDEX	RUSSELL 2000 <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	HANG SENG INDEX	HANG SENG INDEX	LONDON GOLD PM	NASDAQ 100 <sup>®</sup> INDEX	LONDON GOLD PM	LONDON GOLD PM	HANG SENG INDEX	RUSSELL 2000 <sup>®</sup> INDEX
	S&P 500 <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	HANG SENG INDEX	RUSSELL 2000 <sup>®</sup> INDEX	RUSSELL 2000 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	RUSSELL 2000 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	LONDON GOLD PM	LONDON GOLD PM	LONDON GOLD PM	DJIA <sup>®</sup> INDEX	HANG SENG INDEX	RUSSELL 2000 <sup>®</sup> INDEX	DJIA <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	NASDAQ 100 <sup>®</sup> INDEX
	S&P MIDCAP 400 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	DJIA <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	HANG SENG INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	RUSSELL 2000 <sup>®</sup> INDEX	NASDAQ 100 <sup>®</sup> INDEX	RUSSELL 2000 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	NASDAQ 100 <sup>®</sup> INDEX	NASDAQ 100 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX
	DJIA <sup>®</sup> INDEX	DJIA <sup>®</sup> INDEX	DJIA <sup>®</sup> INDEX	DJIA <sup>®</sup> INDEX	DJIA <sup>®</sup> INDEX	HANG SENG INDEX	HANG SENG INDEX	NASDAQ 100 <sup>®</sup> INDEX	HANG SENG INDEX	DJIA <sup>®</sup> INDEX	DJIA <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	RUSSELL 2000 <sup>®</sup> INDEX	NASDAQ 100 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX
	NASDAQ 100 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	RUSSELL 2000 <sup>®</sup> INDEX	LONDON GOLD PM	S&P 500 <sup>®</sup> INDEX	RUSSELL 2000 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	RUSSELL 2000 <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	RUSSELL 2000 <sup>®</sup> INDEX	DJIA <sup>®</sup> INDEX
	RUSSELL 2000 <sup>®</sup> INDEX	LONDON GOLD PM	S&P 500 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	DJIA <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	NASDAQ 100 <sup>®</sup> INDEX	LONDON GOLD PM	DJIA <sup>®</sup> INDEX	RUSSELL 2000 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX
	HANG SENG INDEX	RUSSELL 2000 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	HANG SENG INDEX	HANG SENG INDEX	EURO STOXX 50 <sup>®</sup> INDEX	LONDON GOLD PM	LONDON GOLD PM	NASDAQ 100 <sup>®</sup> INDEX	S&P MIDCAP 400 <sup>®</sup> INDEX	S&P 500 <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	HANG SENG INDEX	EURO STOXX 50 <sup>®</sup> INDEX	LONDON GOLD PM	HANG SENG INDEX
LOWEST	LONDON GOLD PM	HANG SENG INDEX	LONDON GOLD PM	NASDAQ 100 <sup>®</sup> INDEX	NASDAQ 100 <sup>®</sup> INDEX	NASDAQ 100 <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	DJIA <sup>®</sup> INDEX	DJIA <sup>®</sup> INDEX	NASDAQ 100 <sup>®</sup> INDEX	RUSSELL 2000 <sup>®</sup> INDEX	HANG SENG INDEX	DJIA <sup>®</sup> INDEX	EURO STOXX 50 <sup>®</sup> INDEX	HANG SENG INDEX	DJIA <sup>®</sup> INDEX	LONDON GOLD PM

■ STANDARD & POOR'S 500<sup>®</sup> INDEX (S&P 500<sup>®</sup>)     
 ■ DOW JONES INDUSTRIAL AVERAGE<sup>™</sup> INDEX (DJIA<sup>®</sup>)     
 ■ RUSSELL 2000<sup>®</sup> INDEX     
 ■ HANG SENG INDEX  
■ STANDARD & POOR'S MIDCAP 400<sup>®</sup> INDEX (S&P MIDCAP 400<sup>®</sup>)     
 ■ EURO STOXX 50<sup>®</sup>     
 ■ NASDAQ-100<sup>®</sup> INDEX     
 ■ LONDON GOLD PM

\*See 9425Z REV 3-14

## Index Options

Your clients can choose to apply a portion of their premium to the following indices. (Availability of indices will vary by product and crediting methods/index options selected.)

- Dow Jones Industrial Average<sup>™</sup> (DJIA<sup>®</sup>)
- Standard & Poor's 500<sup>®</sup> Index (S&P 500<sup>®</sup>)
- Nasdaq-100<sup>®</sup> Index
- Russell 2000<sup>®</sup> Index
- Standard & Poor's MidCap 400<sup>®</sup> Index (S&P MidCap 400<sup>®</sup>)
- EURO STOXX 50<sup>®</sup>
- Hindsight Index Strategy<sup>®7</sup>
- The Gold Price Index Option
- Hang Seng Index

7. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for further details.

## Crediting Methods/Index Account Options

<b>Daily Average</b>	<p>This calculation method for determining any Interest Credit uses a Daily Average to determine a percentage gain or loss in the index during your reset period. This is done by comparing the difference between the index on the first day of the contract year and the Index Daily Average during the year (usually 252 trading days), subject to an Index Cap Rate and/or a Participation Rate. The annual Interest Credit cannot be less than zero.</p>
<b>Monthly Averaging</b>	<p>This calculation method for determining any Interest Credit uses the average monthly changes in the index values. The Interest Credit is credited annually and is based on the average of the twelve previous monthly index values. On each contract anniversary this change is used to determine the Interest Credit for that year subject to an Index Cap Rate and/or a Participation Rate. The annual Interest Credit cannot be less than zero.</p>
<b>3-Year Monthly Average</b>	<p>This calculation method for determining any Interest Credit is calculated using the Index Value at the beginning of a 3-year term of the contract compared to the Monthly Average Index Value over three years. The Monthly Average Index Value equals the sum of the monthly index values over a 3-year term, excluding the beginning Index Value on the first day of the contract year, divided by 36. The Interest Credit is credited every 3-years. On each 3-year contract anniversary this change, multiplied by the Participation Rate, is used to determine the Interest Credit for that term. The Interest Credit will never be less than zero.</p>
<b>Annual Point-To-Point</b>	<p>This calculation method for determining any Interest Credit uses two “points” in the index during your reset period. The Interest Credit for each year is determined by the change in the index values on the contract anniversary at the beginning and end of the contract year, subject to a Participation Rate and then an annual Index Cap Rate. The annual Interest Credit cannot be less than zero.</p>
<b>Biennial Point-To-Point</b>	<p>Just like the Annual Point-to-Point, the Biennial Point-to-Point measures the beginning index value and compares it to the ending index value, but after a two-year term instead. Index gains are calculated based on the difference between the two values and the growth, if any, is then subject to an Index Cap Rate.</p>
<b>Monthly Point-to-Point</b>	<p>This calculation method is determined using the monthly changes in the index, subject to a monthly Index Cap Rate. The Interest Credit, if any, is credited annually and is based on the sum of all of the monthly percentage changes in the index - which could be positive or negative. On each contract anniversary these changes, not to exceed the monthly Index Cap Rate, are added together to determine the Interest Credit for that year. Negative monthly returns have no downside limit and will reduce the Interest Credit, but the Interest Credit calculation will never be less than zero.</p>
<b>Inverse Performance Trigger</b>	<p>This calculation method is determined by comparing the S&amp;P 500 Index Values from the beginning of your contract year compared to the Index Values at the end of the contract year. If the ending S&amp;P 500 Index value is equal to or less than the starting value, the money allocated to this option will be credited interest at the Declared Performance Rate. If the ending Index Value is greater than the beginning Index Value, the money allocated to this option will receive a 0% return. The Annual Declared Performance Rate is set annually by the Company in advance of the index period, but will never be less than the guaranteed minimum.</p>



## Annual Reset Feature

### Annual Reset

The Annual Reset allows an Interest Credit, if any, to be added to the index account on each contract anniversary. That amount, when added, becomes “locked-in” because it can never be taken away due to negative index performance. Once added, the “locked-in” Interest Credit will participate in future growth, giving you the advantage of compounding in subsequent years.

This feature also resets your starting index point each year on your contract anniversary. Annual Reset minimizes your risk when the index experiences a severe downturn during the year. You then can take advantage of gains from that point forward. Without this feature, you would have to wait for the index to climb up to its original level before any gains could be realized.

## Rider Information

### Nursing Home Confinement Rider/Waiver

An additional percentage can be withdrawn penalty-free each year the annuitant is confined to a qualified nursing home facility. Withdrawal amounts will be based upon the current contract’s Accumulation Value and can be taken after the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days. This feature is automatically included for issue ages 75 and younger.

An additional 10% can be withdrawn on the following annuities: North American Charter, North American Precision, North American Freedom Choice and North American Ten. Up to 100% can be withdrawn on the North American Prizm Plus. Also available on the Performance Choice Series, Performance Choice Plus Series, NAC RetireChoice, NAC IncomeChoice and NAC SecureChoice.

Availability of rider/waiver will vary by state. If joint annuitants are named on the Contract, this rider/waiver will apply to the first annuitant that qualifies for the benefit.

### Optional Guaranteed Minimum Withdrawal Benefit Rider (GMWB)

Guaranteed Minimum Withdrawal Benefits (GMWB) offers your clients guaranteed annual withdrawals for life—even if their Accumulation Value (AV) falls to zero (unless withdrawals in excess of the Lifetime Payment Amount are taken). North American offers an optional income rider that is available on most fixed index annuities and some traditional fixed annuities. For specific information on Rider features, call Sales Support at 866-322-7066.

## BONUS

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

## SPECIAL NOTICE REGARDING THE USE OF A LIVING TRUST AS OWNER OR BENEFICIARY OF THIS ANNUITY

The use of living trusts in connection with an annuity contract can be a valuable planning mechanism. However, a living trust is not appropriate when mass-produced in connection with the sale of an insurance product. We strongly suggest you seek the advice of your qualified legal advisor concerning the use of a trust with an annuity contract.

North American Products are issued on forms LS/LC156A, LSLC155A, LS/LC160A, NC/NA1004A, NC/NA1005A (certificates/contracts), AE509A, AE510A, AE511A, AE520A, AE529A, AE551A, AE552A, AE553A, LR342A, LR398A, LR423A, LR424A-1, LR426A, LR427A, LR428A, LR430A, LR431A, LR432A, LR433A, LR441A, LR441A-1, LR442A and LR447A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®.

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The Gold Price Index Option credits interest based on the change in the price of gold per troy ounce in US Dollars as established by the Afternoon (PM) London Gold Market Fixing Price. The Afternoon (PM) London Gold Market Fixing Price is available at the website [www.goldfixing.com](http://www.goldfixing.com), and also can be found at [Bloomberg.com](http://Bloomberg.com) under the symbol GOLDLNPM:IND. We reserve the right to add, remove or revise availability of the Gold Price Index Option, or to substitute a different widely published benchmark for the price of gold for the use in the Gold Price Index Option should the Company in its discretion determine that the use of the Afternoon (PM) London Gold Market Fixing Price no longer is commercially reasonable. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.

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## COMPANY FINANCIAL STRENGTH

All North American tax-deferred annuities are backed by the financial strength of the Company's investment portfolio, which emphasizes high-quality bonds that provide safety, liquidity and competitive interest rates. In states where this product is approved, North American maintains reserves equal to those required by state regulation. Product guarantees are backed by North American and their claims paying ability and financial capacity to meet all insurance obligations.

## PORTRAIT OF FINANCIAL STABILITY

A.M. Best	A+ (Superior) <sup>*, °</sup>	2nd highest out of 15 categories	A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to contract holders.
Standard & Poor's Corporation	A+ (Strong) <sup>°, §</sup>	5th highest out of 22 categories	Standard & Poor's Corporation is an independent third-party rating firm that rates on the basis of financial strength.

\* A.M. Best rating affirmed on May 29, 2013. For the latest rating, access [www.ambest.com](http://www.ambest.com).

° Awarded to North American as part of Sammons Financial Group, which consists of Midland National Life Insurance Company and North American Company for Life and Health Insurance®.

§ Standard and Poor's rating assigned February 26, 2009 and affirmed on July 11, 2013.

Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. Ratings are current as of the date of this brochure.



**North American Company**  
for Life and Health Insurance

| *Annuity*

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