



Annuity

Fixed Annuity Product Guide



Products Included in this Guide: (not state-specific) [Click the product to take you to the page.](#)

NAC BenefitSolutions SM 10	Performance Choice [®] 8	North American Pillar [®]
NAC BenefitSolutions SM 14	Performance Choice [®] 8 Plus	North American Prizm Plus [®] 10
NAC RetireChoice [®] 10	Performance Choice [®] 12	North American Prizm Plus [®] 14
NAC RetireChoice [®] 14	Performance Choice [®] 12 Plus	North American Guarantee Choice SM
NAC IncomeChoice SM 10	North American Precision [®] 10	North American Guarantee Choice SM II
North American Charter [®] 10	North American Precision [®] 14	North American Income [®]
North American Charter [®] 14	North American Freedom Choice Series [®]	The Boomer Annuity [®]

This booklet is a compilation of our annuity product Details Sheets and is intended to serve as a guide in helping you identify some of the important factors to consider for each of your clients. By applying this information, you should have a foundation from which an appropriate product recommendation can be made. The information provided herein is not intended to be all-inclusive. Individual client circumstances will vary and you are expected to adhere to all requirements applicable to insurance producers doing business in your state and your customer's state of residence, if applicable.

IMPORTANT:

Product availability and features may vary by state. These variations may include issue age, premium bonus, surrender charges, and more. Please refer to current state approval charts, forms guides, product brochures and state-specific detail sheets for information in your state.

Please refer to the Compliance Manual for Company guidelines and a comprehensive discussion of important topics regarding the sale of annuities.

It is our general policy that no outside sales illustrations, proposals, projections, and/or software, be used during the application, sale, purchase, or any other aspect of marketing our fixed index annuity products, other than Company provided illustration software and approved calculators. The use of any third party vendor illustration software is prohibited. This includes, but is not limited to, sales illustrations, proposals, projections, and/or software that provide hypothetical or past index performance to demonstrate or predict product returns.

PRODUCT FEATURES

This section explains the main features of our products, all fixed annuity products are different; therefore, please refer to the product-specific brochures, annuity disclosure statements and other available marketing materials for more information. Product availability and features may vary by state including interest rates. *Please refer to current state approval charts, forms guides, and rate sheets for more information.*

Accumulation Value

The Accumulation Value is equal to 100% of premium, premium bonus (if applicable), plus any fixed and index account interest earned, minus withdrawals. The Accumulation Value is used to determine the Death Benefit as well as penalty-free withdrawals.

Surrender Value

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, Premium Bonus Recapture and state premium taxes (where applicable). 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.

Penalty-Free Withdrawals

Each contract has specific penalty-free withdrawal provisions. Any excess amount will be subject to a surrender charge and possibly a Market Value Adjustment, during the surrender charge period. For most products, the penalty-free withdrawal amount is non-cumulative between contract years. Refer to the product brochure for withdrawal information specific to the product. Withdrawals prior to age 59½ may be subject to an IRS penalty.

Surrender Charges

A surrender charge will be deducted from the Accumulation Value as a result of a full or partial surrender exceeding the penalty-free amount described above. Surrender charges on IRS-Required Minimum Distributions exceeding the penalty-free amount are waived by current Company practice, on most products. Potential earnings may be reduced if the Contract is surrendered before the end of the surrender charge period or the withdrawal exceeds the penalty-free amount. Refer to the product-specific brochure or Annuity Disclosure Statement for a complete listing of surrender charges for each product.

Market Value Adjustment

(also referred to as Interest Adjustment)

North American's fixed annuity products may include a Market Value Adjustment. A Market Value Adjustment, is applied only during the surrender charge period to full surrenders and to any partial surrender in excess of the applicable penalty-free partial surrender amount. This adjustment may decrease or increase the Surrender Value depending on the change in interest rates during the period purchased. 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. *See the "Understanding the Market Value Adjustment" brochure for more information.*

Death Benefit

North American will waive all surrender charges upon the death of the owner or annuitant and will pay out the full Accumulation Value to the beneficiary. If joint annuitants are named in the annuity, the Death Benefit will be paid at the second death. If joint owners are named in the annuity, the Death Benefit will be paid upon the first death.

Distributions will be taxed to the beneficiary at distribution. Clients should consult with and rely on their own tax advisor.

Product Details

ISSUE AGES	Available issue ages 40-79 (Qualified and Non-Qualified)										
MINIMUM PREMIUM	Single Premium, \$20,000 non-qualified and \$20,000 qualified										
SURRENDER CHARGE SCHEDULE (MAY VARY BY STATE)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
	10%	10%	9%	9%	8%	8%	7%	6%	4%	2%	0%
BENEFITS RIDER FEATURES	<p>Rider Charge: 1.20% of Benefit Base, deducted from the Accumulation Value</p> <p>Benefit Base: Benefit Base, less any proportional adjustments for Partial Surrenders, plus Benefit Base increases, and never less than the Benefit Base Floor adjusted for Partial Surrenders</p> <p>Benefit Base Floor:</p> <p style="padding-left: 20px;">In years 1-5: 120% of Premium, less any proportional adjustments for Partial Surrenders;</p> <p style="padding-left: 20px;">In years 6-10: 140% of Premium, less any proportional adjustments for Partial Surrenders;</p> <p style="padding-left: 20px;">In years 11+: 160% of Premium, less any proportional adjustments for Partial Surrenders</p> <p>Benefit Base Increase: Each year for the first 20 Contract Years, 100% of the weighted average percentage change in the fixed and indexed accounts.</p>										
ANNUITY PAYOUT OPTIONS	By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Market Value Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and payments will be over at least a five-year period.* Once a payout option is elected all other rights and benefits under the contract terminate.					<p>With the exception of Life Income options, income options are available for:</p> <ul style="list-style-type: none"> • A minimum of 5 years, or • A maximum of 20 years. <p>The following options are available:</p> <ul style="list-style-type: none"> • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income <p>All options are available after the surrender charge period.</p>					
OTHER	<p>Market Value Adjustment: Includes a Market Value Adjustment which may decrease or increase Surrender Value depending on the change in the Index Value of the Market Value Adjustment External Index since purchase. See brochure for further details.</p> <p>Penalty-Free Withdrawals: After the first contract anniversary, a penalty-free withdrawal (also known as a Penalty-Free Partial Surrender), of up to 5% (10% if no withdrawals taken in the prior year after second contract anniversary) of the Accumulation Value may be taken each year. After the Surrender Charge period, Surrender Charges and a Market Value Adjustment no longer apply to any withdrawals. See brochure for further details.</p> <p>RMDs: Surrender charges and Market Value Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the available penalty-free withdrawal amount will be waived by current Company practice.*</p> <p>Transfers: You may elect to transfer between crediting methods within the Indexed Accounts and the Fixed Account on an annual basis. By current Company practice, you will have 30 days following each contract anniversary to reallocate.*</p> <p>Nursing Home Confinement Waiver**: You can withdraw up to 100% of your annuity's Accumulation Value without Surrender Charge or Market Value Adjustment, if you are confined to a qualified care facility, for at least 90 consecutive days any time after the first contract year. You cannot be confined at the time your contract is issued. This rider is automatically included with your annuity at no additional charge.</p>										

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

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**If joint annuitants are named on the annuity, rider will apply to the first annuitant who qualifies for the benefit.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

NAC BenefitSolutions 10 Product Details

Diversify Your Premium Among the Following Index Account Options

	Monthly Average (Subject to a Participation Rate)	Annual Point-To-Point (Subject to an Index Cap Rate)	Annual Point-To-Point (Subject to an Index Margin)	Monthly Point-to-Point (Subject to an Index Cap Rate)
How is index credit calculated?	Averaged sum of monthly index values	Annual change in index values	Annual change in index values	Sum of monthly change in index values
When is index credit calculated/credited?	Annually	Annually	Annually	Annually
When is the Index Cap Rate, Index Margin and/or Participation Rate applied?	Annually	Annually	Annually	Monthly
When can the Index Cap Rate, Index Margin and/or Participation Rate change?	Annually	Annually	Annually	Annually
Index Availability <i>NOTE: Past Index performance is not intended to predict future performance and the Index does not include dividends.</i>	<ul style="list-style-type: none"> • S&P 500® • (DJIA®) Dow Jones Industrial Average™ 	<ul style="list-style-type: none"> • S&P 500® 	<ul style="list-style-type: none"> • S&P 500® Low Volatility Daily Risk Control 5% Index 	<ul style="list-style-type: none"> • S&P 500® • Nasdaq-100®

The NAC BenefitSolutions Offers A Variety Of Index Options Including

S&P 500® Index	This index has been widely regarded as the best single gauge of the large cap U.S. equities market since the index was first published in 1957. The index includes 500 leading companies in leading industries of the U.S. economy.
S&P 500® Low Volatility Daily Risk Control 5% Index	The S&P 500® Low Volatility Daily Risk Control 5% Index strives to create stable performance through managing volatility (i.e. risk control) on the S&P 500 Low Volatility Index. The S&P 500 Low Volatility Index measures performance of the 100 least volatile stocks in the S&P 500. The index adds an element of risk control by allocating between stocks, as represented by the S&P 500 Low Volatility Index, and cash.
Dow Jones Industrial Average™ Index (DJIA®)	Dow Jones Industrial Average™ Index – The oldest continuing stock market index, the DJIA is one of the most well known and widely followed indicators of the U.S. stock market in the world. It is represented by 30 of the largest U.S. stocks, including household names and leaders in their respective industries.
Nasdaq-100® Index	The Nasdaq-100 index includes 100 of the largest domestic and international non-financial securities listed on The Nasdaq Stock Market based on market capitalization. The index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology.

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NAC BenefitSolutions 10 Product Details

Fixed and Index Account Options

Monthly Average with Participation Rate	Monthly Average	This method for determining any Interest Credit is calculated by comparing the Index Value on the first day of the contract year to the Monthly Average Index Value. The Monthly Average Index Value equals the sum of the monthly index values over the contract year, excluding the beginning Index Value on the first day of the contract year, divided by 12. The annual Interest Credit will never be less than zero.
	Participation Rate	Once a gain has been calculated using the Monthly Average Index Account option, a Participation Rate is applied. The Participation Rate is a percentage that is multiplied by the gain at the end of the contract year and is used to determine the Interest Credit to your contract. The Participation Rate is guaranteed for the first contract year, and can change each year thereafter on the contract anniversary. The Participation Rate is declared each year at the Company's discretion. However, at no time will it be less than the minimum guaranteed Participation Rate.
Annual Point-To-Point with Index Cap Rate	Annual Point-To-Point	This calculation method measures the change in index value using two points in time; the beginning index value and the ending index value for that year. Index linked gains are calculated based on the difference between these two values. The index change, if any, is then subject to an Index Cap Rate. The annual Interest Credit will never be less than zero.
	Index Cap Rate	Your annuity applies an Index Cap Rate, or upper limit, to calculate your Interest Credits each year applied to the Annual Point-to-Point With Cap Index Account option. This cap is applied annually and may change annually. It is declared on the contract anniversary and is guaranteed for that year. The Index Cap Rate is set at the Company's discretion. However, at no time will this cap ever fall below the minimum guaranteed Index Cap Rate set for the Annual Point-to-Point With Cap Index Account.
Annual Point-to-Point with Index Margin	Annual Point-To-Point	This calculation method measures the change in index value using two points in time; the beginning index value and the ending index value for that year. Index linked gains are calculated based on the difference between these two values. The index change, if any, is then subject to an Index Margin Rate. The annual Interest Credit will never be less than zero.
	Index Margin	Once a gain has been calculated using the Annual Point-to-Point With Margin Index Account option, an Index Margin is subtracted. The Index Margin is guaranteed for the first year, but can change each year thereafter at the Company's discretion. The Index Margin is set in advance each contract year, however at no time will it be greater than the maximum Index Margin for the Annual Point-to-Point With Margin Index Account.
Monthly Point-to-Point with Index Cap Rate	Monthly Point-to-Point	This method for determining any Interest Credit uses the monthly changes in the Index Value, subject to a monthly Index Cap Rate. The Interest Credit is credited annually and is based on the sum of all the monthly percentage changes in the index value—which could be positive or negative. On each contract anniversary, these monthly changes, each 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 will never be less than zero.
	Index Cap Rate	Your annuity applies a monthly Index Cap Rate, or upper limit, to calculate your Interest Credits each year for the Monthly Point-to-Point. This cap is applied monthly and may change annually. The Index Cap Rate will be declared on each contract anniversary and is guaranteed for that year. The Index Cap Rate is set at the Company's discretion, however, at no time will this cap ever fall below the minimum guaranteed Index Cap Rate set for the Monthly Point-to-Point Index Account.
Fixed Account	Premium allocated to the Fixed Account will earn the current interest rate and is credited daily. This rate will be guaranteed for the entire contract year and will renew annually. The Fixed Account current interest rate is set at the Company's discretion on each contract anniversary and will never fall below the minimum guaranteed fixed account interest rate.	

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Ask your sales representative for the current rates and minimum Index Cap Rates, Maximum Index Margins, minimum Participation Rate, Declared Performance Rate, and Fixed Account interest rate.

Product Details

The NAC BenefitSolutionsSM is issued on form NC/NA1006A (certificate/contract), AE560A, AE561A, AE563A, AE564A, AE565A, AE567A, LR427A, and LR433A (riders/endorsements) or state variation by North American Company for Life and Health Insurance[®], West Des Moines, IA. This product, its features and riders may not be available in all states.

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.

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.

Neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on a qualified advisor. Under current law, annuities grow tax deferred. Annuities may be subject to taxation during the income or withdrawal phase. The tax-deferred feature is not necessary for a tax-qualified plan. In such instances, you should consider whether other features, such as the Death Benefit, lifetime annuity payments, and any other features make the Contract appropriate for your needs.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

The "S&P 500[®]", "S&P 500[®] Low Volatility Daily Risk Control 5% Index", and "DJIA[®]" Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by North American ("the Company"). Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by the Company. NAC BenefitSolutions 10 ("Product") is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the NAC BenefitSolutions 10 or any member of the public regarding the advisability of investing in securities generally or in this Product particularly or the ability of these Indices to track general market performance. S&P Dow Jones Indices only relationship to North American with respect to these Indices is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Indices are determined, composed and calculated by S&P Dow Jones Indices without regard to North American or the Product. S&P Dow Jones Indices has no obligation to take the needs of the Company or the owners of this Product into consideration in determining, composing or calculating these Indices. S&P Dow Jones Indices is not responsible for and have not participated in the determination of the prices, and amount of NAC BenefitSolutions 10 or the timing of the issuance or sale of this Product or in the determination or calculation of the equation by which the Product is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Product. There is no assurance that investment products based on these Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

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Annuity

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www.NorthAmericanCompany.com

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

Product Details

ISSUE AGES	Available issue ages 40-75 (Qualified and Non-Qualified)														
MINIMUM PREMIUM	Single Premium, \$20,000 non-qualified and \$20,000 qualified														
SURRENDER CHARGE SCHEDULE (MAY VARY BY STATE)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15+
	12%	12%	11%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
BENEFITS RIDER FEATURES	<p>Rider Charge: 1.20% of Benefit Base, deducted from the Accumulation Value</p> <p>Benefit Base: Benefit Base, less any proportional adjustments for Partial Surrenders, plus Benefit Base increases, and never less than the Benefit Base Floor adjusted for Partial Surrenders</p> <p>Benefit Base Floor:</p> <p style="padding-left: 40px;">In years 1-5: 120% of Premium, less any proportional adjustments for Partial Surrenders;</p> <p style="padding-left: 40px;">In years 6-10: 140% of Premium, less any proportional adjustments for Partial Surrenders;</p> <p style="padding-left: 40px;">In years 11+: 160% of Premium, less any proportional adjustments for Partial Surrenders</p> <p>Benefit Base Increase: Each year for the first 20 Contract Years, 100% of the weighted average percentage change in the fixed and indexed accounts.</p>														
ANNUITY PAYOUT OPTIONS	<p>By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Market Value Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and payments will be over at least a ten-year period.* Once a payout option is elected all other rights and benefits under the contract terminate.</p>							<p>With the exception of Life Income options, income options are available for:</p> <ul style="list-style-type: none"> • A minimum of 5 years, or • A maximum of 20 years. <p>The following options are available:</p> <ul style="list-style-type: none"> • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income <p>All options are available after the surrender charge period.</p>							
OTHER	<p>Market Value Adjustment: Includes a Market Value Adjustment which may decrease or increase Surrender Value depending on the change in the Index Value of the Market Value Adjustment External Index since purchase. See brochure for further details.</p> <p>Penalty-Free Withdrawals: After the first contract anniversary, a penalty-free withdrawal (also known as a Penalty-Free Partial Surrender), of up to 5% (10% if no withdrawals taken in the prior year after second contract anniversary) of the Accumulation Value may be taken each year. After the Surrender Charge period, Surrender Charges and a Market Value Adjustment no longer apply to any withdrawals. See brochure for further details.</p> <p>RMDs: Surrender charges and Market Value Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the available penalty-free withdrawal amount will be waived by current Company practice.*</p> <p>Transfers: You may elect to transfer between crediting methods within the Indexed Accounts and the Fixed Account on an annual basis. By current Company practice, you will have 30 days following each contract anniversary to reallocate.*</p> <p>Nursing Home Confinement Waiver**: You can withdraw up to 100% of your annuity's Accumulation Value without Surrender Charge or Market Value Adjustment, if you are confined to a qualified care facility, for at least 90 consecutive days any time after the first contract year. You cannot be confined at the time your contract is issued. This rider is automatically included with your annuity at no additional charge.</p>														

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

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**If joint annuitants are named on the annuity, rider will apply to the first annuitant who qualifies for the benefit.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

NAC BenefitSolutions 14 Product Details

Diversify Your Premium Among the Following Index Account Options

	Monthly Average (Subject to a Participation Rate)	Annual Point-To-Point (Subject to an Index Cap Rate)	Annual Point-To-Point (Subject to an Index Margin)	Monthly Point-to-Point (Subject to an Index Cap Rate)
How is index credit calculated?	Averaged sum of monthly index values	Annual change in index values	Annual change in index values	Sum of monthly change in index values
When is index credit calculated/credited?	Annually	Annually	Annually	Annually
When is the Index Cap Rate, Index Margin and/or Participation Rate applied?	Annually	Annually	Annually	Monthly
When can the Index Cap Rate, Index Margin and/or Participation Rate change?	Annually	Annually	Annually	Annually
Index Availability <i>NOTE: Past Index performance is not intended to predict future performance and the Index does not include dividends.</i>	<ul style="list-style-type: none"> • S&P 500® • (DJIA®) Dow Jones Industrial Average™ 	<ul style="list-style-type: none"> • S&P 500® 	<ul style="list-style-type: none"> • S&P 500® Low Volatility Daily Risk Control 5% Index 	<ul style="list-style-type: none"> • S&P 500® • Nasdaq-100®

The NAC BenefitSolutions Offers A Variety Of Index Options Including

S&P 500® Index	This index has been widely regarded as the best single gauge of the large cap U.S. equities market since the index was first published in 1957. The index includes 500 leading companies in leading industries of the U.S. economy.
S&P 500® Low Volatility Daily Risk Control 5% Index	The S&P 500® Low Volatility Daily Risk Control 5% Index strives to create stable performance through managing volatility (i.e. risk control) on the S&P 500 Low Volatility Index. The S&P 500 Low Volatility Index measures performance of the 100 least volatile stocks in the S&P 500. The index adds an element of risk control by allocating between stocks, as represented by the S&P 500 Low Volatility Index, and cash.
Dow Jones Industrial Average™ Index (DJIA®)	Dow Jones Industrial Average™ Index – The oldest continuing stock market index, the DJIA is one of the most well known and widely followed indicators of the U.S. stock market in the world. It is represented by 30 of the largest U.S. stocks, including household names and leaders in their respective industries.
Nasdaq-100® Index	The Nasdaq-100 index includes 100 of the largest domestic and international non-financial securities listed on The Nasdaq Stock Market based on market capitalization. The index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology.

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NAC BenefitSolutions 14 Product Details

Fixed and Index Account Options

Monthly Average with Participation Rate	Monthly Average	<p>This method for determining any Interest Credit is calculated by comparing the Index Value on the first day of the contract year to the Monthly Average Index Value. The Monthly Average Index Value equals the sum of the monthly index values over the contract year, excluding the beginning Index Value on the first day of the contract year, divided by 12. The annual Interest Credit will never be less than zero.</p>
	Participation Rate	<p>Once a gain has been calculated using the Monthly Average Index Account option, a Participation Rate is applied. The Participation Rate is a percentage that is multiplied by the gain at the end of the contract year and is used to determine the Interest Credit to your contract. The Participation Rate is guaranteed for the first contract year, and can change each year thereafter on the contract anniversary. The Participation Rate is declared each year at the Company's discretion. However, at no time will it be less than the minimum guaranteed Participation Rate.</p>
Annual Point-To-Point with Index Cap Rate	Annual Point-To-Point	<p>This calculation method measures the change in index value using two points in time; the beginning index value and the ending index value for that year. Index linked gains are calculated based on the difference between these two values. The index change, if any, is then subject to an Index Cap Rate. The annual Interest Credit will never be less than zero.</p>
	Index Cap Rate	<p>Your annuity applies an Index Cap Rate, or upper limit, to calculate your Interest Credits each year applied to the Annual Point-to-Point With Cap Index Account option. This cap is applied annually and may change annually. It is declared on the contract anniversary and is guaranteed for that year. The Index Cap Rate is set at the Company's discretion. However, at no time will this cap ever fall below the minimum guaranteed Index Cap Rate set for the Annual Point-to-Point With Cap Index Account.</p>
Annual Point-to-Point with Index Margin	Annual Point-To-Point	<p>This calculation method measures the change in index value using two points in time; the beginning index value and the ending index value for that year. Index linked gains are calculated based on the difference between these two values. The index change, if any, is then subject to an Index Margin Rate. The annual Interest Credit will never be less than zero.</p>
	Index Margin	<p>Once a gain has been calculated using the Annual Point-to-Point With Margin Index Account option, an Index Margin is subtracted. The Index Margin is guaranteed for the first year, but can change each year thereafter at the Company's discretion. The Index Margin is set in advance each contract year, however at no time will it be greater than the maximum Index Margin for the Annual Point-to-Point With Margin Index Account.</p>
Monthly Point-to-Point with Index Cap Rate	Monthly Point-to-Point	<p>This method for determining any Interest Credit uses the monthly changes in the Index Value, subject to a monthly Index Cap Rate. The Interest Credit is credited annually and is based on the sum of all the monthly percentage changes in the index value—which could be positive or negative. On each contract anniversary, these monthly changes, each 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 will never be less than zero.</p>
	Index Cap Rate	<p>Your annuity applies a monthly Index Cap Rate, or upper limit, to calculate your Interest Credits each year for the Monthly Point-to-Point. This cap is applied monthly and may change annually. The Index Cap Rate will be declared on each contract anniversary and is guaranteed for that year. The Index Cap Rate is set at the Company's discretion, however, at no time will this cap ever fall below the minimum guaranteed Index Cap Rate set for the Monthly Point-to-Point Index Account.</p>
Fixed Account	<p>Premium allocated to the Fixed Account will earn the current interest rate and is credited daily. This rate will be guaranteed for the entire contract year and will renew annually. The Fixed Account current interest rate is set at the Company's discretion on each contract anniversary and will never fall below the minimum guaranteed fixed account interest rate.</p>	

(Continued)

Ask your sales representative for the current rates and minimum Index Cap Rates, Maximum Index Margins, minimum Participation Rate, Declared Performance Rate, and Fixed Account interest rate.

Product Details

The NAC BenefitSolutionsSM is issued on form NC/NA1006A (certificate/contract), AE560A, AE561A, AE563A, AE564A, AE565A, AE567A, LR427A, and LR433A (riders/endorsements) or state variation by North American Company for Life and Health Insurance[®], West Des Moines, IA. This product, its features and riders may not be available in all states.

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.

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.

Neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on a qualified advisor. Under current law, annuities grow tax deferred. Annuities may be subject to taxation during the income or withdrawal phase. The tax-deferred feature is not necessary for a tax-qualified plan. In such instances, you should consider whether other features, such as the Death Benefit, lifetime annuity payments, and any other features make the Contract appropriate for your needs.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

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Annuity

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May Lose Value	Not Insured By Any Federal Government Agency	

NAC RetireChoice® 10 Product Details

Fixed Index Annuity

ISSUE AGES	Available issue ages 0-79 (Qualified and Non-Qualified) For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.									
PREMIUM BONUS	2.50% on all premium payments received during first 5 contract years (See optional Additional Benefit Rider section for additional premium bonus) Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates, and/or greater Index Margins 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 lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins.									
PREMIUM BONUS RECAPTURE	A premium bonus will be credited on premium received during the first five contract years. During the surrender charge period, withdrawals in excess of the penalty-free allowance or a full surrender will incur a premium bonus recapture.									
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%
	<i>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) or under the Nursing Home Confinement Waiver or on the Rider Charge.</i>									
ANNUITY PAYOUT OPTIONS	By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a five-year period.*					With the exception of Life Income options, income options are available for: • A minimum of 5 years, or • A maximum of 20 years. The following options are available: • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income All options are available after the surrender charge period.				
MINIMUM PREMIUM	Flexible Premium \$20,000 (qualified and non-qualified)									
SURRENDER CHARGE SCHEDULE	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	10%	10%	9%	9%	8%	8%	7%	6%	4%	2%
RIDERS	Nursing Home Confinement Waiver: After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge. If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit. Other riders may apply, ask for details.									

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



This Product Details sheet must be presented along with the brochure at point of sale.
For further details not included in this sheet, please refer to the brochure.

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NAC RetireChoice® 10 Product Details

OPTIONAL ADDITIONAL BENEFIT RIDER

Rider cost for all benefits is 0.55% of Accumulation Value at each contract anniversary during the Surrender Charge Period.

This rider cost is taken penalty free and without surrender charges. The optional rider cost, under certain scenerios, may result in loss of premium.

You may elect to add an optional Additional Benefit Rider (for a cost) that provides an additional premium bonus, enhanced penalty-free withdrawals, Additional Payout Benefit, and Return of Premium. This rider is designed to provide flexible choices to fit your individual goals.

- **2.50% Additional Premium Bonus:** Premium bonus increases from 2.50% to 5% on any premiums received in the first five contract years.
- **5% Additional Payout Benefit** on Accumulation Value at payout after the surrender charge period. If you elect an annuity payout option after the 10-year surrender charge period has elapsed, a 5% bonus will be added to your Accumulation Value.
- **Return of Premium:** At any time in the third contract year and thereafter, you may terminate the Contract and receive no less than your Contract's Net Premium paid. The Return of Premium feature can serve as a safety net for changes in your financial situation. The Net Premium is equal to your initial and subsequent premiums (less any premium bonus and optional rider cost, if applicable, excluding the Additional Benefit Rider cost) minus any withdrawal amounts you have received (after any surrender charges or Interest Adjustment).
- **Enhanced Penalty-Free Withdrawals:** 10% of Accumulation Value after the first year. Beginning the third year, withdrawals can increase to 20% (maximum) if no withdrawal was taken in the previous year.

If you choose the optional Additional Benefit Rider, beginning in the third contract year, penalty-free withdrawals can increase to 20% (maximum) in years in which no withdrawal was taken in the previous year. If any penalty-free withdrawal is taken during a contract year, the penalty-free allowance available for the following year resets to 10%. For example, after the first contract anniversary, if no withdrawals are taken in the second year, the penalty-free allowance increases to 20% in year three. Because a 5% withdrawal is taken in year three, the penalty-free allowance available in year four resets to 10%. If no withdrawals are taken in the following years, the 20% remains available for withdrawal without penalty. In year four no withdrawal was taken, therefore, the penalty-free allowance available in year five increase to 20% and remains available until a penalty-free withdrawal of any amount is taken. Withdrawals from your contract may decrease your death benefit.

Contract Year	Available Penalty-Free Withdrawal	Penalty-Free Withdrawal Taken
1	0%	0%
2	10%	0%
3	20%	5%
4	10%	0%
5	20%	0%
6	20%	0%

You may lose some or all of the premium bonus if withdrawals are taken in excess of those allowed due to the premium bonus recapture feature. Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates, and/or greater Index Margins 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 lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins.

OTHER

Interest Adjustment (also known as Market Value Adjustment): Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details. Not available in Virginia.

Penalty-Free Withdrawals: 10% of current Accumulation Value available once each contract year after the first contract anniversary. See brochure for further details.

RMDs: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 10% penalty-free withdrawal amount will be waived by current Company practice.*

Transfers: You may also elect to transfer between crediting methods within the Index Account options on an annual basis. By current Company practice, you will have 30 days following each contract anniversary to reallocate.*

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

NAC RetireChoice® 10 Product Details

DIVERSIFY YOUR PREMIUM AMONG THE FOLLOWING INDEX OPTIONS

	MONTHLY POINT-TO-POINT (Subject to an Index Cap Rate)	MONTHLY AVERAGE (Subject to Participation Rate)	ANNUAL POINT-TO-POINT (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT (Subject to an Index Margin)	BIENNIAL POINT-TO-POINT (Subject to an Index Cap Rate)	INVERSE PERFORMANCE TRIGGER (Subject to a Declared Performance Rate)
HOW IS INTEREST CREDIT CALCULATED?	Sum of monthly performance	Averaged sum of monthly index values	Annual change in index values	Annual change in index values	Biennial change in index values	Annual change in index values
WHEN IS INTEREST CREDIT CALCULATED/ CREDITED?	Annually	Annually	Annually	Annually	Every 2 Years	Annually
WHEN IS THE INDEX CAP RATE, PARTICIPATION RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE APPLIED?	Monthly For Index Cap Rate	N/A	Annually For Index Cap Rate	Annually For Index Margin	Every 2 Years For Index Cap Rate	Annually For Declared Performance Rate
WHEN CAN THE INDEX CAP RATE, PARTICIPATION RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE CHANGE?	Annually For Index Cap Rate	Annually For Participation Rate	Annually For Index Cap Rate	Annually For Index Margin	Every 2 Years For Index Cap Rate	Annually For Declared Performance Rate
INDEX AVAILABILITY* NOTE: Past Index performance is not intended to predict future performance and the Index does not include dividends.	<ul style="list-style-type: none"> • S&P 500® • Nasdaq-100® 	<ul style="list-style-type: none"> • S&P 500® • (DJIA) Dow Jones Industrial Average™ • S&P MidCap 400® 	<ul style="list-style-type: none"> • S&P 500® • (DJIA) Dow Jones Industrial Average™ • S&P MidCap 400® • Nasdaq-100® • Afternoon (PM) London Gold Market 	<ul style="list-style-type: none"> • S&P 500® Low Volatility Daily Risk Control 5% 	<ul style="list-style-type: none"> • S&P 500® 	<ul style="list-style-type: none"> • S&P 500®

**Index(es) and strategies may not be available in all states.

NAC RetireChoice® 10 Product Details

The NAC RetireChoice 10 is issued on form LC/LS160A (certificate/contract), LR431A, LR424A-1, LR423A, AE520A, AE533A, AE529A, AE532A, AE531A, LR433A, AE530A, AE528A, AE511A, AE556A, and LR427A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states.

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. Although Fixed Index Annuities guarantee no loss of premium due to market downturns, deductions from your Accumulation Value for additional optional benefit riders could under certain scenarios exceed interest credited to your Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.

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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 <https://www.goldfixing.com/london-gold-fixing-prices/>. 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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NAC RetireChoice 14[®] Product Details

Fixed Index Annuity

ISSUE AGES	Available issue ages 0-75 (Qualified and Non-Qualified) For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.													
PREMIUM BONUS	3% on all premium payments received during first 5 contract years (See optional Additional Benefit Rider section for additional premium bonus) Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates, and/or greater Index Margins 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 lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins.													
PREMIUM BONUS RECAPTURE	A premium bonus will be credited on premium received during the first five contract years. During the surrender charge period, withdrawals in excess of the penalty-free allowance or a full surrender will incur a premium bonus recapture.													
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14
	100%	95%	90%	85%	80%	75%	70%	65%	60%	50%	40%	30%	20%	10%
	<i>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) or under the Nursing Home Confinement Waiver or on the Rider Charge.</i>													
ANNUITY PAYOUT OPTIONS	By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a ten-year period.*							With the exception of Life Income options, income options are available for: <ul style="list-style-type: none"> • A minimum of 5 years, or • A maximum of 20 years. The following options are available: <ul style="list-style-type: none"> • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income All options are available after the surrender charge period.						
MINIMUM PREMIUM	Flexible Premium \$20,000 (qualified and non-qualified)													
SURRENDER CHARGE SCHEDULE	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14
	10%	10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%
RIDERS	Nursing Home Confinement Waiver: After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge. If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit. Other riders may apply, ask for details.													

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

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NAC RetireChoice® 14 Product Details

OPTIONAL ADDITIONAL BENEFIT RIDER

Rider cost for all benefits is 0.60% of Accumulation Value at each contract anniversary during the Surrender Charge Period.

This rider cost is taken penalty free and without surrender charges. The optional rider cost, under certain scenarios, may result in loss of premium.

You may elect to add an optional Additional Benefit Rider (for a cost) that provides an additional premium bonus, enhanced penalty-free withdrawals, Additional Payout Benefit, and Return of Premium. This rider is designed to provide flexible choices to fit your individual goals.

- **5% Additional Premium Bonus:** Premium bonus increases from 3% to 8% on any premiums received in the first five contract years.
- **4% Additional Payout Benefit** on Accumulation Value at payout after the surrender charge period. If you elect an annuity payout option after the 14-year surrender charge period has elapsed, a 4% bonus will be added to your Accumulation Value.
- **Return of Premium:** At any time in the third contract year and thereafter, you may terminate the Contract and receive no less than your Contract's Net Premium paid. The Return of Premium feature can serve as a safety net for changes in your financial situation. The Net Premium is equal to your initial and subsequent premiums (less any premium bonus and optional rider cost, if applicable, excluding the Additional Benefit Rider cost) minus any withdrawal amounts you have received (after any surrender charges or Interest Adjustment).
- **Enhanced Penalty-Free Withdrawals:** 10% of Accumulation Value after the first year. Beginning the third year, withdrawals can increase to 20% (maximum) if no withdrawal was taken in the previous year.

If you choose the optional Additional Benefit Rider, beginning in the third contract year, penalty-free withdrawals can increase to 20% (maximum) in years in which no withdrawal was taken in the previous year. If any penalty-free withdrawal is taken during a contract year, the penalty-free allowance available for the following year resets to 10%. For example, after the first contract anniversary, if no withdrawals are taken in the second year, the penalty-free allowance increases to 20% in year three. Because a 5% withdrawal is taken in year three, the penalty-free allowance available in year four resets to 10%. If no withdrawals are taken in the following years, the 20% remains available for withdrawal without penalty. In year four no withdrawal was taken, therefore, the penalty-free allowance available in year five increase to 20% and remains available until a penalty-free withdrawal of any amount is taken. Withdrawals from your contract may decrease your death benefit.

Contract Year	Available Penalty-Free Withdrawal	Penalty-Free Withdrawal Taken
1	0%	0%
2	10%	0%
3	20%	5%
4	10%	0%
5	20%	0%
6	20%	0%

You may lose some or all of the premium bonus if withdrawals are taken in excess of those allowed due to the premium bonus recapture feature. Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates, and/or greater Index Margins 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 lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins.

OTHER

Interest Adjustment (also known as Market Value Adjustment): Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details. Not available in Virginia.

Penalty-Free Withdrawals: 10% of current Accumulation Value available once each contract year after the first contract anniversary. See brochure for further details.

RMDs: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 10% penalty-free withdrawal amount will be waived by current Company practice.*

Transfers: You may also elect to transfer between crediting methods within the Index Account options on an annual basis. By current Company practice, you will have 30 days following each contract anniversary to reallocate.*

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

This Product Details sheet must be presented along with the brochure at point of sale. For further details not included in this sheet, please refer to the brochure.

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NAC RetireChoice® 14 Product Details

DIVERSIFY YOUR PREMIUM AMONG THE FOLLOWING INDEX OPTIONS						
	MONTHLY POINT-TO-POINT (Subject to an Index Cap Rate)	MONTHLY AVERAGE (Subject to Participation Rate)	ANNUAL POINT-TO-POINT (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT (Subject to an Index Margin)	BIENNIAL POINT-TO-POINT (Subject to an Index Cap Rate)	INVERSE PERFORMANCE TRIGGER (Subject to a Declared Performance Rate)
HOW IS INTEREST CREDIT CALCULATED?	Sum of monthly performance	Averaged sum of monthly index values	Annual change in index values	Annual change in index values	Biennial change in index values	Annual change in index values
WHEN IS INTEREST CREDIT CALCULATED/ CREDITED?	Annually	Annually	Annually	Annually	Every 2 Years	Annually
WHEN IS THE INDEX CAP RATE, PARTICIPATION RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE APPLIED?	Monthly For Index Cap Rate	N/A	Annually For Index Cap Rate	Annually For Index Margin	Every 2 Years For Index Cap Rate	Annually For Declared Performance Rate
WHEN CAN THE INDEX CAP RATE, PARTICIPATION RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE CHANGE?	Annually For Index Cap Rate	Annually For Participation Rate	Annually For Index Cap Rate	Annually For Index Margin	Every 2 Years For Index Cap Rate	Annually For Declared Performance Rate
INDEX AVAILABILITY* NOTE: Past Index performance is not intended to predict future performance and the Index does not include dividends.	<ul style="list-style-type: none"> • S&P 500® • Nasdaq-100® 	<ul style="list-style-type: none"> • S&P 500® • (DJIA) Dow Jones Industrial Average™ • S&P MidCap 400® 	<ul style="list-style-type: none"> • S&P 500® • (DJIA) Dow Jones Industrial Average™ • S&P MidCap 400® • Nasdaq-100® • Afternoon (PM) London Gold Market 	<ul style="list-style-type: none"> • S&P 500® Low Volatility Daily Risk Control 5% 	<ul style="list-style-type: none"> • S&P 500® 	<ul style="list-style-type: none"> • S&P 500®

**Index(es) and strategies may not be available in all states.

NAC RetireChoice® 14 Product Details

The NAC RetireChoice 14 is issued on form LC/LS160A (certificate/contract), LR431A, LR424A-1, LR423A, AE520A, AE533A, AE529A, AE532A, AE531A, LR433A, AE530A, AE528A, AE511A, AE556A, and LR427A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states.

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. Although Fixed Index Annuities guarantee no loss of premium due to market downturns, deductions from your Accumulation Value for additional optional benefit riders could under certain scenarios exceed interest credited to your Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.

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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 <https://www.goldfixing.com/london-gold-fixing-prices/>. 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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NAC IncomeChoiceSM 10 Product Details

Fixed Index Annuity

<p>ISSUE AGES</p>	<p>Available issue ages 40-79 (Qualified and Non-Qualified)</p> <p>For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.</p>									
<p>ANNUITY PAYOUT OPTIONS</p>	<p>By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Market Value Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a five-year period.*</p> <p>The Guaranteed Lifetime Withdrawal Benefit (GLWB) feature of this annuity will terminate upon electing an annuity payout option.</p>					<p>With the exception of Life Income options, income options are available for:</p> <ul style="list-style-type: none"> • A minimum of 5 years, or • A maximum of 20 years. <p>The following options are available:</p> <ul style="list-style-type: none"> • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income <p>All options are available after the surrender charge period.</p>				
<p>MINIMUM PREMIUM</p>	<p>Flexible Premium</p> <p>\$20,000 (qualified and non-qualified)</p>									
<p>SURRENDER CHARGE SCHEDULE</p>	<p>Year 1</p> <p>10%</p>	<p>Year 2</p> <p>10%</p>	<p>Year 3</p> <p>10%</p>	<p>Year 4</p> <p>10%</p>	<p>Year 5</p> <p>10%</p>	<p>Year 6</p> <p>9%</p>	<p>Year 7</p> <p>8%</p>	<p>Year 8</p> <p>6%</p>	<p>Year 9</p> <p>4%</p>	<p>Year 10</p> <p>2%</p>
<p>RIDERS</p>	<p>Nursing Home Confinement Waiver: After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal amount by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge.</p> <p>If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit.</p> <p>Other riders may apply, ask for details.</p>									
<p>OTHER</p>	<p>Market Value Adjustment (also known as Interest Adjustment): Includes a Market Value Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details. <i>Not available in Virginia.</i></p> <p>Penalty-Free Withdrawals: 5% of current Accumulation Value available once each contract year after the first contract anniversary. See brochure for further details.</p> <p>RMDs: Surrender charges and Market Value Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 5% penalty-free withdrawal amount will be waived by current Company practice.*</p> <p>Transfers: You may also elect to transfer between crediting methods within the Index Account options on an annual basis. By current Company practice, you will have 30 days following each contract anniversary to reallocate.*</p>									

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



This Product Details sheet must be presented along with the brochure at point of sale. For further details not included in this sheet, please refer to the brochure.

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www.NorthAmericanCompany.com
4350 Westown Parkway, West Des Moines, IA 50266

NAC IncomeChoiceSM 10 Product Details

<p>GLWB VALUE</p>	<p>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.</p>																																																																																																				
<p>GLWB BONUS</p>	<p>A 5% GLWB Bonus will be applied to the GLWB Value on all premiums received in the first five contract years.</p>																																																																																																				
<p>GLWB STACKING ROLL-UP CREDIT</p>	<p>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 4% 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 contract year. The GLWB Value is ultimately used to calculate your Lifetime Payment Amount.</p> <p><i>The GLWB Bonus and GLWB Stacking Roll-Up Credit do not apply to the Accumulation Value or Death Benefit. The GLWB Stacking Roll-Up Credit applies to the GLWB Value in the first 20 contract years and does not apply if a withdrawal is taken (RMD excluded) during the year or after Lifetime Payments are elected.</i></p>																																																																																																				
<p>LIFETIME PAYMENT AMOUNT</p>	<p>You choose how frequently you receive your Lifetime Payment Amounts: monthly, quarterly, semi-annually or annually. When you first elect Lifetime Payment Amounts, your payments will be based on your current GLWB Value multiplied by a percentage based on the annuitant's age (Lifetime Payment Percentage, or LPP, see chart to right). Payments can be started and stopped at any time. If a Required Minimum Distribution (RMD) is required, you will be allowed to take the greater of the Lifetime Payment Amount or the RMD. See brochure for further details.</p> <table border="1" data-bbox="885 787 1528 1774"> <thead> <tr> <th colspan="4">LIFETIME PAYMENT PERCENTAGE (LPP)</th> </tr> <tr> <th colspan="2">SINGLE ANNUITANT</th> <th colspan="2">JOINT ANNUITANT</th> </tr> <tr> <th>Attained Age</th> <th>Percentage</th> <th>Attained Age</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>50-59</td><td>4.15%</td><td>50-59</td><td>3.65%</td></tr> <tr><td>60</td><td>4.65%</td><td>60</td><td>4.15%</td></tr> <tr><td>61</td><td>4.75%</td><td>61</td><td>4.25%</td></tr> <tr><td>62</td><td>4.85%</td><td>62</td><td>4.35%</td></tr> <tr><td>63</td><td>4.95%</td><td>63</td><td>4.45%</td></tr> <tr><td>64</td><td>5.05%</td><td>64</td><td>4.55%</td></tr> <tr><td>65</td><td>5.15%</td><td>65</td><td>4.65%</td></tr> <tr><td>66</td><td>5.25%</td><td>66</td><td>4.75%</td></tr> <tr><td>67</td><td>5.35%</td><td>67</td><td>4.85%</td></tr> <tr><td>68</td><td>5.45%</td><td>68</td><td>4.95%</td></tr> <tr><td>69</td><td>5.55%</td><td>69</td><td>5.05%</td></tr> <tr><td>70</td><td>5.65%</td><td>70</td><td>5.15%</td></tr> <tr><td>71</td><td>5.75%</td><td>71</td><td>5.25%</td></tr> <tr><td>72</td><td>5.85%</td><td>72</td><td>5.35%</td></tr> <tr><td>73</td><td>5.95%</td><td>73</td><td>5.45%</td></tr> <tr><td>74</td><td>6.05%</td><td>74</td><td>5.55%</td></tr> <tr><td>75</td><td>6.15%</td><td>75</td><td>5.65%</td></tr> <tr><td>76</td><td>6.25%</td><td>76</td><td>5.75%</td></tr> <tr><td>77</td><td>6.35%</td><td>77</td><td>5.85%</td></tr> <tr><td>78</td><td>6.45%</td><td>78</td><td>5.95%</td></tr> <tr><td>79</td><td>6.55%</td><td>79</td><td>6.05%</td></tr> <tr><td>80+</td><td>6.65%</td><td>80+</td><td>6.15%</td></tr> </tbody> </table>	LIFETIME PAYMENT PERCENTAGE (LPP)				SINGLE ANNUITANT		JOINT ANNUITANT		Attained Age	Percentage	Attained Age	Percentage	50-59	4.15%	50-59	3.65%	60	4.65%	60	4.15%	61	4.75%	61	4.25%	62	4.85%	62	4.35%	63	4.95%	63	4.45%	64	5.05%	64	4.55%	65	5.15%	65	4.65%	66	5.25%	66	4.75%	67	5.35%	67	4.85%	68	5.45%	68	4.95%	69	5.55%	69	5.05%	70	5.65%	70	5.15%	71	5.75%	71	5.25%	72	5.85%	72	5.35%	73	5.95%	73	5.45%	74	6.05%	74	5.55%	75	6.15%	75	5.65%	76	6.25%	76	5.75%	77	6.35%	77	5.85%	78	6.45%	78	5.95%	79	6.55%	79	6.05%	80+	6.65%	80+	6.15%
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NAC IncomeChoiceSM 10 Product Details

DIVERSIFY YOUR PREMIUM AMONG THE FOLLOWING INDEX ACCOUNT OPTIONS						
	Monthly Average (Subject to Participation Rate)	3-Year Monthly Average (Subject to Participation Rate)	Monthly Point-to-Point* (Subject to an Index Cap Rate)	Annual Point-To-Point (Subject to an Index Cap Rate)	Annual Point-To-Point (Subject to an Index Margin)	Inverse Performance Trigger (Subject to a Declared Performance Rate)
How is Interest Credit Calculated?	Averaged sum of monthly index values	Averaged sum of 3-year monthly index values	Sum of monthly index values	Annual change in index values	Annual change in index values	Annual change in index values
When is Interest Credit Calculated/ Credited?	Annually	Every 3 Years	Annually	Annually	Annually	Annually
When is the Participation Rate/ Index Cap Rate/Index Margin/Declared Performance Rate Applied?	Annually	Every 3 Years	Monthly	Annually	Annually	Annually
When Can the Participation Rate/ Index Cap Rate/Index Margin/Declared Performance Rate Change?	Annually	Every 3 Years	Annually	Annually	Annually	Annually
Index Availability* <i>NOTE: Past Index performance is not intended to predict future performance and the Index does not include dividends.</i>	<ul style="list-style-type: none"> • S&P 500® • (DJIA®) Dow Jones Industrial Average™ • S&P MidCap 400® 	<ul style="list-style-type: none"> • S&P 500® 	<ul style="list-style-type: none"> • S&P 500® • Nasdaq-100® 	<ul style="list-style-type: none"> • S&P 500® • (DJIA®) Dow Jones Industrial Average™ • S&P MidCap 400® • Nasdaq-100® • Afternoon (PM) London Gold Market Fixing Price 	<ul style="list-style-type: none"> • S&P 500® Low Volatility Daily Risk Control 5% 	<ul style="list-style-type: none"> • S&P 500®

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NAC IncomeChoiceSM 10 Product Details

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North American Charter® 10 Product Details

Fixed Index Annuity

ISSUE AGES	Available issue ages 0-79 (Qualified and Non-Qualified) State Variation: In Ohio and Nevada 0-53 For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.									
PREMIUM BONUS	5% on all premium payments received during first 7 contract years Products that have premium bonuses may offer lower credited interest rates and lower Index Cap 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 and lower Index Cap Rates.									
ANNUITY PAYOUT BONUS	1% after the tenth contract year By current Company practice, if you elect an annuity payout option of at least five years any time after the tenth contract year, the 1% bonus will be added to your Accumulation Value.*									
ANNUITY PAYOUT OPTIONS	By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a five-year period.*					With the exception of Life Income options, income options are available for: <ul style="list-style-type: none"> • A minimum of 5 years, or • A maximum of 20 years. The following options are available: <ul style="list-style-type: none"> • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income All options are available after the surrender charge period.				
MINIMUM PREMIUM	Flexible Premium \$10,000 non-qualified and \$2,000 qualified (\$50/month TSA Salary Reduction).									
SURRENDER CHARGE SCHEDULE	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	15%	14%	13%	12%	11%	10%	8%	6%	4%	2%
RIDERS	<p>Nursing Home Confinement Rider: After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal by 10% of the Accumulation Value each year while the annuitant is confined. This rider is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge.</p> <p>If joint annuitants are named on the annuity, rider will apply to the first annuitant who qualifies for the benefit. Other riders may apply, ask for details.</p>									
OTHER	<p>Interest Adjustment: Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details. Not available in VA.</p> <p>Penalty-Free Withdrawals: 10% of current Accumulation Value available once each contract year after the first contract anniversary. See brochure for further details.</p> <p>RMDs: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 10% penalty-free withdrawal amount will be waived by current Company practice.*</p> <p>Transfers: You may also elect to transfer between crediting methods within the Index Account options on an annual basis. By current Company practice, you will have 30 days following each contract anniversary to reallocate.*</p>									

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

(Continued)

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



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North American Charter® 10 Product Details

DIVERSIFY YOUR PREMIUM AMONG THE FOLLOWING INDEX ACCOUNT OPTIONS				
	DAILY AVERAGE (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT (Subject to an Index Cap Rate)		Monthly Point-to-Point (Subject to an Index Cap Rate)
How Is index credit Calculated?	Averaged sum of daily closes in index	Annual change in index or index combination		Sum of monthly performance subject to a monthly Index Cap Rate
When Is index credit Calculated/Credited?	Annually	Annually		Annually
When Is The Index Cap Rate Applied?	Annually	Annually		Monthly
When Can The Index Cap Rate Change?	Annually	Annually		Annually
Index Availability <i>Note: Past index performance is not intended to predict future performance and the index does not include dividends.</i>	<ul style="list-style-type: none"> • S&P 500® • (DJIA®) Dow Jones Industrial Average™ • S&P MidCap 400® • Russell 2000® Index 	<ul style="list-style-type: none"> • S&P 500® • EURO STOXX 50® • (DJIA®) Dow Jones Industrial Average™ • S&P MidCap 400® • Russell 2000® Index • Nasdaq-100® 	<ul style="list-style-type: none"> • Hindsight Index Strategy® • Combination of: S&P 500® EURO STOXX 50® Russell 2000® Index 	<ul style="list-style-type: none"> • S&P 500® • Nasdaq-100®

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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.

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North American Charter® 14 Product Details

Fixed Index Annuity

ISSUE AGES	Available issue ages 0-75 (Qualified and Non-Qualified) State Variation: In California 0-65, in Nevada 0-48, in Ohio 0-49 For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.													
PREMIUM BONUS	8% on all premium payments received during first 7 contract years Products that have premium bonuses may offer lower credited interest rates and lower Index Cap 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 and lower Index Cap Rates.													
ANNUITY PAYOUT BONUS	2% after the fourteenth contract year By current Company practice, if you elect an annuity payout option of at least five years any time after the fourteenth contract year, the 2% bonus will be added to your Accumulation Value.*													
ANNUITY PAYOUT OPTIONS	By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a ten-year period.*							With the exception of Life Income options, income options are available for: <ul style="list-style-type: none"> • A minimum of 5 years, or • A maximum of 20 years. The following options are available: <ul style="list-style-type: none"> • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income All options are available after the surrender charge period.						
MINIMUM PREMIUM	Flexible Premium \$10,000 non-qualified and \$2,000 qualified (\$50/month TSA Salary Reduction).													
SURRENDER CHARGE SCHEDULE	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14
	18%	18%	17%	15%	15%	15%	15%	14%	12%	10%	8%	6%	4%	2%
RIDERS	<p>Nursing Home Confinement Rider: After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal by 10% of the Accumulation Value each year while the annuitant is confined. This rider is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge.</p> <p>If joint annuitants are named on the annuity, rider will apply to the first annuitant who qualifies for the benefit.</p> <p>Other riders may apply, ask for details.</p>													
OTHER	<p>Interest Adjustment: Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details. Not available in VA.</p> <p>Penalty-Free Withdrawals: 10% of current Accumulation Value available once each contract year after the first contract anniversary. See brochure for further details.</p> <p>RMDs: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 10% penalty-free withdrawal amount will be waived by current Company practice.*</p> <p>Transfers: You may also elect to transfer between crediting methods within the Index Account options on an annual basis. By current Company practice, you will have 30 days following each contract anniversary to reallocate.*</p>													

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

(Continued)

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



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North American Charter® 14 Product Details

DIVERSIFY YOUR PREMIUM AMONG THE FOLLOWING INDEX ACCOUNT OPTIONS

	DAILY AVERAGE (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT (Subject to an Index Cap Rate)	Monthly Point-to-Point (Subject to an Index Cap Rate)
How Is index credit Calculated?	Averaged sum of daily closes in index	Annual change in index or index combination	Sum of monthly performance subject to a monthly Index Cap Rate
When Is index credit Calculated/Credited?	Annually	Annually	Annually
When Is The Index Cap Rate Applied?	Annually	Annually	Monthly
When Can The Index Cap Rate Change?	Annually	Annually	Annually
Index Availability <i>Note: Past index performance is not intended to predict future performance and the index does not include dividends.</i>	<ul style="list-style-type: none"> • S&P 500® • (DJIA®) Dow Jones Industrial Average™ • S&P MidCap 400® • Russell 2000® Index 	<ul style="list-style-type: none"> • S&P 500® • EURO STOXX 50® • (DJIA®) Dow Jones Industrial Average™ • S&P MidCap 400® • Russell 2000® Index • Nasdaq-100® 	<ul style="list-style-type: none"> • Hindsight Index Strategy® • Combination of: S&P 500® EURO STOXX 50® Russell 2000® Index • S&P 500® • Nasdaq-100®

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Performance Choice® 8 Product Details

Fixed Index Annuity

ISSUE AGES	<p>Available issue ages 0-85 (Qualified and Non-Qualified)</p> <p>For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.</p>																							
ANNUITY PAYOUT OPTIONS	<p>By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a five-year period.*</p>				<p>With the exception of Life Income options, income options are available for:</p> <ul style="list-style-type: none"> • A minimum of 5 years, or • A maximum of 20 years. <p>The following options are available:</p> <ul style="list-style-type: none"> • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income <p>All options are available after the surrender charge period.</p>																			
MINIMUM PREMIUM	<p>Flexible Premium</p> <p>\$10,000 non-qualified, \$2,000 qualified (\$50/month TSA Salary Reduction)</p>																							
SURRENDER CHARGE SCHEDULE	<table border="1"> <thead> <tr> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> <th>Year 5</th> <th>Year 6</th> <th>Year 7</th> <th>Year 8</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>5%</td> <td>3%</td> </tr> </tbody> </table>	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	10%	10%	10%	10%	9%	8%	5%	3%							
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8																	
10%	10%	10%	10%	9%	8%	5%	3%																	
RIDERS	<p>Nursing Home Confinement Waiver: After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge.</p> <p>If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit.</p> <p>Other riders may apply, ask for details.</p>																							
OTHER	<p>Interest Adjustment (also known as Market Value Adjustment): Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details.</p> <p>Penalty-Free Withdrawals: 10% of current Accumulation Value available once each contract year after the first contract anniversary. See brochure for further details.</p> <p>RMDs: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 10% penalty-free withdrawal amount will be waived by current Company practice.*</p> <p>Transfers: After the first contract year and on an annual basis, you may elect to transfer between crediting methods and Index Account options, including the fixed account. By current Company practice, you will have 30 days following each contract anniversary to reallocate.*</p>																							

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

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May Lose Value	Not Insured By Any Federal Government Agency	



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Performance Choice[®] 8 Product Details

DIVERSIFY YOUR PREMIUM AMONG THE FOLLOWING INDEX ACCOUNT OPTIONS				
	MONTHLY POINT-TO-POINT (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT* (Subject to an Index Margin)	INVERSE PERFORMANCE TRIGGER (Declared Performance Rate)
HOW IS INTEREST CREDIT CALCULATED?	Sum of monthly performance	Annual change in index values	Annual change in index values	Annual change in index values
WHEN IS INTEREST CREDIT CALCULATED/CREDITED?	Annually	Annually	Annually	Annually
WHEN IS THE INDEX CAP RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE APPLIED?	Monthly For Index Cap Rate	Annually For Index Cap Rate	Annually For Index Margin	Annually For Declared Performance Rate
WHEN CAN THE INDEX CAP RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE CHANGE?	Annually	Annually	Annually	Annually
INDEX AVAILABILITY* NOTE: Past Index performance is not intended to predict future performance and the Index does not include dividends.	<ul style="list-style-type: none"> • S&P 500[®] • Nasdaq-100[®] 	<ul style="list-style-type: none"> • S&P 500[®] • EURO STOXX 50[®] • (DJIA[®]) Dow Jones Industrial Average[™] • S&P MidCap 400[®] • Russell 2000[®] Index • Nasdaq-100[®] • Hang Seng Index 	<ul style="list-style-type: none"> • S&P 500[®] Low Volatility Daily Risk Control 5% 	<ul style="list-style-type: none"> • S&P 500[®]

*Index(es) and strategies may not be available in all states.

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Performance Choice® 8 Plus Product Details

Fixed Index Annuity

ISSUE AGES	<p>Available issue ages 0-85 (Qualified and Non-Qualified) State Variations: In Indiana 0-82, In South Carolina 0-52 For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.</p>																							
PREMIUM BONUS	<p>4% on all premium payments received during first 5 contract years Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates and/or greater Index Margins 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 credited interest rates, lower Index Cap Rates and/or greater Index Margins.</p>																							
PREMIUM BONUS RECAPTURE	<p>A premium bonus will be credited on premium received during the first five contract years. During the surrender charge period, withdrawals in excess of the penalty-free allowance or a full surrender will incur a premium bonus recapture.</p> <table border="1" data-bbox="354 678 1528 764"> <thead> <tr> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> <th>Year 5</th> <th>Year 6</th> <th>Year 7</th> <th>Year 8</th> </tr> </thead> <tbody> <tr> <td>100%</td> <td>90%</td> <td>80%</td> <td>70%</td> <td>60%</td> <td>50%</td> <td>40%</td> <td>20%</td> </tr> </tbody> </table> <p><i>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) or under the Nursing Home Confinement Waiver.</i></p>								Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	100%	90%	80%	70%	60%	50%	40%	20%
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8																	
100%	90%	80%	70%	60%	50%	40%	20%																	
ANNUITY PAYOUT OPTIONS	<p>By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a five-year period.*</p>	<p>With the exception of Life Income options, income options are available for:</p> <ul style="list-style-type: none"> • A minimum of 5 years, or • A maximum of 20 years. <p>The following options are available:</p> <ul style="list-style-type: none"> • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income <p>All options are available after the surrender charge period.</p>																						
MINIMUM PREMIUM	<p>Flexible Premium \$10,000 non-qualified, \$2,000 qualified (\$50/month TSA Salary Reduction)</p>																							
SURRENDER CHARGE SCHEDULE	<table border="1" data-bbox="354 1388 1528 1472"> <thead> <tr> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> <th>Year 5</th> <th>Year 6</th> <th>Year 7</th> <th>Year 8</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>5%</td> <td>3%</td> </tr> </tbody> </table>								Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	10%	10%	10%	10%	9%	8%	5%	3%
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8																	
10%	10%	10%	10%	9%	8%	5%	3%																	
RIDERS	<p>Nursing Home Confinement Waiver: After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge. If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit. Other riders may apply, ask for details.</p>																							

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

(Continued)

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



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Performance Choice® 8 Plus Product Details

OTHER	<p>Interest Adjustment (also known as Market Value Adjustment): Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details.</p> <p>Penalty-Free Withdrawals: 10% of current Accumulation Value available once each contract year after the first contract anniversary. See brochure for further details.</p> <p>RMDs: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 10% penalty-free withdrawal amount will be waived by current Company practice.*</p> <p>Transfers: After the first contract year and on an annual basis, you may elect to transfer between crediting methods and Index Account options, including the fixed account. By current Company practice, you will have 30 days following each contract anniversary to reallocate.*</p>
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*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

DIVERSIFY YOUR PREMIUM AMONG THE FOLLOWING INDEX ACCOUNT OPTIONS

	MONTHLY POINT-TO-POINT (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT* (Subject to an Index Margin)	INVERSE PERFORMANCE TRIGGER (Declared Performance Rate)
HOW IS INTEREST CREDIT CALCULATED?	Sum of monthly performance	Annual change in index values	Annual change in index values	Annual change in index values
WHEN IS INTEREST CREDIT CALCULATED/CREDITED?	Annually	Annually	Annually	Annually
WHEN IS THE INDEX CAP RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE APPLIED?	Monthly For Index Cap Rate	Annually For Index Cap Rate	Annually For Index Margin	Annually For Declared Performance Rate
WHEN CAN THE INDEX CAP RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE CHANGE?	Annually	Annually	Annually	Annually
INDEX AVAILABILITY*	<ul style="list-style-type: none"> • S&P 500® • Nasdaq-100® 	<ul style="list-style-type: none"> • S&P 500® • EURO STOXX 50® • (DJIA®) Dow Jones Industrial Average™ • S&P MidCap 400® • Russell 2000® Index • Nasdaq-100® • Hang Seng Index 	<ul style="list-style-type: none"> • S&P 500® Low Volatility Daily Risk Control 5%* 	<ul style="list-style-type: none"> • S&P 500®

*Index(es) and strategies may not be available in all states.

Performance Choice® 8 Plus Product Details

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Performance Choice® 12 Product Details

Fixed Index Annuity

ISSUE AGES	<p>Available issue ages 0-75 (Qualified and Non-Qualified) State Variation: In California 0-65, In South Carolina 0-48 For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.</p>												
ANNUITY PAYOUT OPTIONS	<p>By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a ten-year period.*</p>						<p>With the exception of Life Income options, income options are available for:</p> <ul style="list-style-type: none"> • A minimum of 5 years, or • A maximum of 20 years. <p>The following options are available:</p> <ul style="list-style-type: none"> • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income <p>All options are available after the surrender charge period.</p>						
MINIMUM PREMIUM	<p>Flexible Premium \$10,000 non-qualified, \$2,000 qualified (\$50/month TSA Salary Reduction)</p>												
SURRENDER CHARGE SCHEDULE	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	
	10%	10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	2%	
RIDERS	<p>Nursing Home Confinement Waiver: After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge. If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit. Other riders may apply, ask for details.</p>												
OTHER	<p>Interest Adjustment (also known as Market Value Adjustment): Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details.</p> <p>Penalty-Free Withdrawals: 10% of current Accumulation Value available once each contract year after the first contract anniversary. See brochure for further details.</p> <p>RMDs: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 10% penalty-free withdrawal amount will be waived by current Company practice.*</p> <p>Transfers: After the first contract year and on an annual basis, you may elect to transfer between crediting methods and Index Account options, including the fixed account. By current Company practice, you will have 30 days following each contract anniversary to reallocate.*</p>												

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

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May Lose Value	Not Insured By Any Federal Government Agency	



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Performance Choice® 12 Product Details

DIVERSIFY YOUR PREMIUM AMONG THE FOLLOWING INDEX ACCOUNT OPTIONS

	MONTHLY POINT-TO-POINT (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT* (Subject to an Index Margin)	INVERSE PERFORMANCE TRIGGER (Declared Performance Rate)
HOW IS INTEREST CREDIT CALCULATED?	Sum of monthly performance	Annual change in index values	Annual change in index values	Annual change in index values
WHEN IS INTEREST CREDIT CALCULATED/CREDITED?	Annually	Annually	Annually	Annually
WHEN IS THE INDEX CAP RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE APPLIED?	Monthly For Index Cap Rate	Annually For Index Cap Rate	Annually For Index Margin	Annually For Declared Performance Rate
WHEN CAN THE INDEX CAP RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE CHANGE?	Annually	Annually	Annually	Annually
INDEX AVAILABILITY* NOTE: Past Index performance is not intended to predict future performance and the Index does not include dividends.	<ul style="list-style-type: none"> • S&P 500® • Nasdaq-100® 	<ul style="list-style-type: none"> • S&P 500® • EURO STOXX 50® • (DJIA®) Dow Jones Industrial Average™ • S&P MidCap 400® • Russell 2000® Index • Nasdaq-100® • Hang Seng Index 	<ul style="list-style-type: none"> • S&P 500® Low Volatility Daily Risk Control 5%* 	<ul style="list-style-type: none"> • S&P 500®

*Index(es) and strategies may not be available in all states.

Performance Choice® 12 Product Details

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Performance Choice® 12 Plus Product Details

Fixed Index Annuity

ISSUE AGES	<p>Available issue ages 0-75 (Qualified and Non-Qualified) State Variation: In California 0-65, In South Carolina 0-48 For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.</p>																																			
PREMIUM BONUS	<p>7% on all premium payments received during first 5 contract years Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates and/or greater Index Margins 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 lower credited interest rates, lower Index Cap Rates and/or greater Index Margins.</p>																																			
PREMIUM BONUS RECAPTURE	<p>A premium bonus will be credited on premium received during the first five contract years. During the surrender charge period, withdrawals in excess of the penalty-free allowance or a full surrender will incur a premium bonus recapture.</p> <table border="1" data-bbox="321 678 1539 764"> <thead> <tr> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> <th>Year 5</th> <th>Year 6</th> <th>Year 7</th> <th>Year 8</th> <th>Year 9</th> <th>Year 10</th> <th>Year 11</th> <th>Year 12</th> </tr> </thead> <tbody> <tr> <td>100%</td> <td>95%</td> <td>90%</td> <td>85%</td> <td>80%</td> <td>70%</td> <td>60%</td> <td>50%</td> <td>40%</td> <td>30%</td> <td>20%</td> <td>10%</td> </tr> </tbody> </table> <p><i>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) or under the Nursing Home Confinement Waiver.</i></p>												Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	100%	95%	90%	85%	80%	70%	60%	50%	40%	30%	20%	10%
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12																									
100%	95%	90%	85%	80%	70%	60%	50%	40%	30%	20%	10%																									
ANNUITY PAYOUT OPTIONS	<p>By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a ten-year period.*</p>	<p>With the exception of Life Income options, income options are available for:</p> <ul style="list-style-type: none"> • A minimum of 5 years, or • A maximum of 20 years. <p>The following options are available:</p> <ul style="list-style-type: none"> • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income <p>All options are available after the surrender charge period.</p>																																		
MINIMUM PREMIUM	<p>Flexible Premium \$10,000 non-qualified, \$2,000 qualified (\$50/month TSA Salary Reduction)</p>																																			
SURRENDER CHARGE SCHEDULE	<table border="1"> <thead> <tr> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> <th>Year 5</th> <th>Year 6</th> <th>Year 7</th> <th>Year 8</th> <th>Year 9</th> <th>Year 10</th> <th>Year 11</th> <th>Year 12</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>2%</td> </tr> </tbody> </table>	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	10%	10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	2%											
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12																									
10%	10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	2%																									
RIDERS	<p>Nursing Home Confinement Waiver: After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge. If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit. Other riders may apply, ask for details.</p>																																			

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

(Continued)

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



This Product Details sheet must be presented along with the brochure at point of sale. For further details not included in this sheet, please refer to the brochure.

19876Z-12 Plus | PRT 3-15

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 4350 Westown Parkway, West Des Moines, IA 50266

Performance Choice® 12 Plus Product Details

OTHER	<p>Interest Adjustment (also known as Market Value Adjustment): Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details.</p> <p>Penalty-Free Withdrawals: 10% of current Accumulation Value available once each contract year after the first contract anniversary. See brochure for further details.</p> <p>RMDs: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 10% penalty-free withdrawal amount will be waived by current Company practice.*</p> <p>Transfers: After the first contract year and on an annual basis, you may elect to transfer between crediting methods and Index Account options, including the fixed account. By current Company practice, you will have 30 days following each contract anniversary to reallocate.*</p>
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*The feature offered “by current Company practice” is not a contractual guarantee of this annuity contract.

DIVERSIFY YOUR PREMIUM AMONG THE FOLLOWING INDEX ACCOUNT OPTIONS

	MONTHLY POINT-TO-POINT (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT* (Subject to an Index Margin)	INVERSE PERFORMANCE TRIGGER (Declared Performance Rate)
HOW IS INTEREST CREDIT CALCULATED?	Sum of monthly performance	Annual change in index values	Annual change in index values	Annual change in index values
WHEN IS INTEREST CREDIT CALCULATED/CREDITED?	Annually	Annually	Annually	Annually
WHEN IS THE INDEX CAP RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE APPLIED?	Monthly For Index Cap Rate	Annually For Index Cap Rate	Annually For Index Margin	Annually For Declared Performance Rate
WHEN CAN THE INDEX CAP RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE CHANGE?	Annually	Annually	Annually	Annually
INDEX AVAILABILITY* NOTE: Past Index performance is not intended to predict future performance and the Index does not include dividends.	<ul style="list-style-type: none"> • S&P 500® • Nasdaq-100® 	<ul style="list-style-type: none"> • S&P 500® • EURO STOXX 50® • (DJIA®) Dow Jones Industrial Average™ • S&P MidCap 400® • Russell 2000® Index • Nasdaq-100® • Hang Seng Index 	<ul style="list-style-type: none"> • S&P 500® Low Volatility Daily Risk Control 5%* 	<ul style="list-style-type: none"> • S&P 500®

*Index(es) and strategies may not be available in all states.

Performance Choice® 12 Plus Product Details

The Performance Choice® 12 Plus is issued on form LC/LS160A (certificate/contract), LR431A, LR424A-1, AE520A, LR427A, LR428A, AE509A, AE510A, AE511A, AE556A, and LR433A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states.

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Annuity

North American Company
for Life and Health Insurance

North American PrecisionSM 10

FIXED INDEX ANNUITY

Product Highlight Sheet

The North American PrecisionSM 10 is a Participation Rate product offering:

- No annuitization required to receive applicable bonus.
- No risk of loss of premium due to market downturns or fluctuations.
- Tax-deferred growth.
- Up to four distinct account options. Daily Average, Annual Point-to-Point, Monthly Point-to-Point and Fixed Account.
- Flexible premiums - No rolling surrender charge.

The Precision 10 is a long-term annuity product that offers several different options, allowing your clients the flexibility to choose the option that is best for their situation. For additional information regarding these features and account options, please see the product-specific brochure.

SURRENDER CHARGE PERIOD	10-YEARS
PREMIUM BONUS	5% on all premium payments received during first 7 contract years
ANNUITY PAYMENT BONUS	1% after the tenth contract year
ISSUE AGES (MAY VARY BY STATE)	0-79

Products that have premium bonuses may offer lower credited interest rates, Participation Rates and/or lower Index Cap 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, Participation Rates and/or lower Index Cap Rates.

MINIMUM PREMIUM

\$10,000 non-qualified and \$2,000 qualified (\$50/month TSA Salary Reduction).

INDEX AVAILABILITY

Index Account: offers potential stock-market related growth associated with the:

- Dow Jones Industrial Average^{SM*}
- Nasdaq-100^{**}
- Standard & Poor's 500 Index[®]
- EURO STOXX 50^{***}
- Russell 2000[®] Index^{*}
- Standard & Poor's MidCap 400 Index^{®*}
- Hindsight Index Strategy^{****}
(Combination of S&P 500, EURO STOXX 50 and Russell 2000)

* Available only with the Annual Point-to-Point Index Account and Daily Average Index Account Options.

** Available only with the Annual Point-to-Point and Monthly Point-to-Point Index Account Options.

*** Available only with the Annual Point-to-Point Index Account Options.

PARTICIPATION RATE	Once a gain has been calculated using either the Annual Point-to-Point or Daily Average Crediting Method, a Participation Rate is applied. The Participation Rate is a percentage that is multiplied by the gain at the end of the Index Period to determine the index credit to your client's contract. The Participation Rate is applied before the annual Index Cap Rate. The Participation Rate is guaranteed for the first year, but can change each subsequent year. The Participation Rate is set in advance each contract year, never to be less than 15% for the Annual Point-to-Point and Hindsight Index Strategy; 10% for Daily Average.
INDEX CAP RATE	This rate is declared each contract anniversary. Upon issue, the minimum Index Cap Rate will be guaranteed for the entire term of the contract. At no time will the rate fall below the guaranteed 2% minimum annual Index Cap Rate for the Annual Point-to-Point and Hindsight Index Strategy or 1% minimum Index Cap Rate for Monthly Point-to-Point Crediting Methods.
PENALTY-FREE WITHDRAWALS	Up to 10% of Accumulation Value may be withdrawn once each contract year after your client's first contract anniversary. Withdrawals, surrenders and loans from this annuity prior to age 59½ may be subject to IRS penalties. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase.
INTEREST ADJUSTMENT (AVAILABILITY MAY VARY BY STATE)	The Precision 10 has an Interest Adjustment which is applied only during the surrender charge period to full surrenders and 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.
SURRENDER VALUE	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 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.
SUBSEQUENT PREMIUMS	All subsequent premiums are deposited into the Fixed Account and will earn the then-current Fixed Account interest rate until the contract anniversary date. On each contract anniversary, North American will allocate any premiums received since the prior contract anniversary among the Fixed Account and Index Accounts according to your clients' most recent instructions.
ANNUITY PAYOUT OPTIONS	Should your client decide to receive an income from their annuity after the surrender charge period, they will have several annuity payout options from which to choose. Annuity payout options are a benefit of deferred annuities, but annuitization is not a requirement with the Precision 10. With the exception of the Life Income options, annuity payout options are for a minimum of five years and a maximum of 20 years. The following options are available: Income for a Specified Period, Life Income, Income of a Specified Amount, Joint and Survivor Life Income or Life Income with a Period Certain.
DEATH BENEFIT	North American will pay out, as the Death Benefit, the Accumulation Value to your client's beneficiary upon the death of the annuitant or an owner. Their beneficiary may choose to receive the payout in either a lump sum or a series of income payments. If joint annuitants are named, the Death Benefit will be paid on the death of the second annuitant. If joint owners are named, the Death Benefit will be paid out on the death of the first owner.

**NURSING HOME
CONFINEMENT
RIDER**

As an added benefit, we will increase the penalty-free withdrawal amount by 10% of the contract's Accumulation Value each year while the annuitant is confined to a qualified nursing home facility. This benefit begins after the first contract anniversary and the annuitant must be confined for a period of at least 90 consecutive days. This enhanced feature is automatically included with your annuity at no additional cost and is available for issue ages 75 and younger. This rider may not be available in all states.



Annuity

The North American PrecisionSM 10 annuity is issued on form LC155A (group certificate), LS155A (individual contract), LR342A, LR398A and LR444A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance[®], West Des Moines, IA. This product, its features and riders may not be available in all states.

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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. These products, their features and riders may not be available in all states.

Russell 2000[®] Index is a trademark of Russell Investments and has been licensed for use by North American. The Precision 10 is not sponsored, endorsed, sold or promoted by Russell Investments and Russell Investments makes no representation regarding the advisability of purchasing this product.



Annuity

North American Company
for Life and Health Insurance

North American PrecisionSM 14

FIXED INDEX ANNUITY

Product Highlight Sheet

The North American PrecisionSM 14 is a Participation Rate product offering:

- No annuitization required to receive applicable bonus.
- No risk of loss of premium due to market downturns or fluctuations.
- Tax-deferred growth.
- Up to four distinct account options. Daily Average, Annual Point-to-Point, Monthly Point-to-Point and Fixed Account.
- Flexible premiums - No rolling surrender charge.

The Precision 14 is a long-term annuity product that offers several different options, allowing your clients the flexibility to choose the option that is best for their situation. For additional information regarding these features and account options, please see the product-specific brochure.

SURRENDER CHARGE PERIOD	14-YEARS
PREMIUM BONUS	8% ¹ on all premium payments received during first 7 contract years
ANNUITY PAYMENT BONUS	2% after the fourteenth contract year
ISSUE AGES (MAY VARY BY STATE)	0-75

1. California Premium Bonus for this product is 10%

Products that have premium bonuses may offer lower credited interest rates, Participation Rates and/or lower Index Cap 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, Participation Rates and/or lower Index Cap Rates.

MINIMUM PREMIUM

\$10,000 non-qualified and \$2,000 qualified (\$50/month TSA Salary Reduction).

INDEX AVAILABILITY

Index Account: offers potential stock-market related growth associated with the:

- Dow Jones Industrial Average^{SM*}
- Nasdaq-100^{**}
- Standard & Poor's 500 Index[®]
- EURO STOXX 50^{***}
- Russell 2000[®] Index^{*}
- Standard & Poor's MidCap 400 Index^{®*}
- Hindsight Index Strategy^{®***}
(Combination of S&P 500, EURO STOXX 50 and Russell 2000)

* Available only with the Annual Point-to-Point Index Account and Daily Average Index Account Options.

** Available only with the Annual Point-to-Point and Monthly Point-to-Point Options.

*** Available only with the Annual Point-to-Point Index Account Options.

PARTICIPATION RATE	Once a gain has been calculated using either the Annual Point-to-Point or Daily Average Crediting Method, a Participation Rate is applied. The Participation Rate is a percentage that is multiplied by the gain at the end of the Index Period to determine the index credit to your client's contract. The Participation Rate is applied before the annual Index Cap Rate. The Participation Rate is guaranteed for the first year, but can change each subsequent year. The Participation Rate is set in advance each contract year, never to be less than 15% for the Annual Point-to-Point and Hindsight Index Strategy; 10% for Daily Average.
INDEX CAP RATE	This rate is declared each contract anniversary. Upon issue, the minimum Index Cap Rate will be guaranteed for the entire term of the contract. At no time will the rate fall below the guaranteed 2% minimum annual Index Cap Rate for the Annual Point-to-Point and Hindsight Index Strategy or 1% minimum Index Cap Rate for Monthly Point-to-Point Crediting Methods.
PENALTY-FREE WITHDRAWALS	Up to 10% of Accumulation Value may be withdrawn once each contract year after your client's first contract anniversary. Withdrawals, surrenders and loans from this annuity prior to age 59½ may be subject to IRS penalties. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase.
INTEREST ADJUSTMENT (AVAILABILITY MAY VARY BY STATE)	The Precision 14 has an Interest Adjustment which is applied only during the surrender charge period to full surrenders and 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.
SURRENDER VALUE	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 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.
SUBSEQUENT PREMIUMS	All subsequent premiums are deposited into the Fixed Account and will earn the then-current Fixed Account interest rate until the contract anniversary date. On each contract anniversary, North American will allocate any premiums received since the prior contract anniversary among the Fixed Account and Index Accounts according to your clients' most recent instructions.
ANNUITY PAYOUT OPTIONS	Should your client decide to receive an income from their annuity after the surrender charge period, they will have several annuity payout options from which to choose. Annuity payout options are a benefit of deferred annuities, but annuitization is not a requirement with the Precision 14. With the exception of the Life Income options, annuity payout options are for a minimum of five years and a maximum of 20 years. The following options are available: Income for a Specified Period, Life Income, Income of a Specified Amount, Joint and Survivor Life Income or Life Income with a Period Certain.
DEATH BENEFIT	North American will pay out, as the Death Benefit, the Accumulation Value to your client's beneficiary upon the death of the annuitant or an owner. Their beneficiary may choose to receive the payout in either a lump sum or a series of income payments. If joint annuitants are named, the Death Benefit will be paid on the death of the second annuitant. If joint owners are named, the Death Benefit will be paid out on the death of the first owner.

NURSING HOME CONFINEMENT RIDER

As an added benefit, we will increase the penalty-free withdrawal amount by 10% of the contract's Accumulation Value each year while the annuitant is confined to a qualified nursing home facility. This benefit begins after the first contract anniversary and the annuitant must be confined for a period of at least 90 consecutive days. This enhanced feature is automatically included with your annuity at no additional cost and is available for issue ages 75 and younger. This rider may not be available in all states.



The North American PrecisionSM 14 annuity is issued on form LC155A (group certificate), LS155A (individual contract), LR342A, LR398A and LR444A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance[®], West Des Moines, IA. This product, its features and riders may not be available in all states.

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Russell 2000[®] Index is a trademark of Russell Investments and has been licensed for use by North American. The Product(s) are is not sponsored, endorsed, sold or promoted by Russell Investments and Russell Investments makes no representation regarding the advisability of purchasing the Product.

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



Annuity

North American Freedom Choice[®]

FIXED INDEX ANNUITY

Product Highlight Sheet

The Freedom Choice[®] is an Index Cap Rate only product offering:

- Premium banding on rates
- Choice of two penalty-free withdrawal options
- Up to three distinct account options:
Annual Point-to-Point, Monthly Point-to-Point or a Fixed Account
- Full Accumulation Value at death
- Tax-deferred growth
- Safety of premium from market loss in years when the market declines

The Freedom Choice is a long-term annuity product that offers several different options, allowing your clients the flexibility to choose the option that is best for their situation. Listed below are the four surrender charge options from which your client can choose. For additional information regarding these features and account options, please see the product specific brochure.

SURRENDER CHARGE PERIOD	6-YEAR	8-YEAR	10-YEAR	14-YEAR
SURRENDER CHARGE	9%, 9%, 8%, 6%, 4%, 2%	9%, 9%, 8%, 7%, 6%, 5%, 4%, 2%	9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 9%, 9%, 9%, 8%, 8%, 7%, 7%, 6%, 6%, 5%, 4%, 3%, 2%
ISSUE AGES (MAY VARY BY STATE)	0-85	0-85	0-79	0-75

MINIMUM PREMIUM

\$10,000 non-qualified and \$2,000 qualified (\$50/month TSA Salary Reduction)

PREMIUM BANDING ON RATES

(BANDS BASED ON INITIAL PREMIUM INVESTED)

Low Band: \$249,999 premium or less
High Band: \$250,000 premium or greater

continued

INDEX ACCOUNTS

Index Account offers potential stock-market related growth associated with the:

- Dow Jones Industrial Average^{SM*}
- NASDAQ-100[®]
- Standard & Poor's 500 Index[®]
- EURO STOXX 50^{®*}
- Russell 2000^{®*}
- Standard & Poor's MidCap 400 Index^{®*}

INDEX CAP RATE

This rate is declared each contract anniversary. Upon issue, the minimum Index Cap Rate will be guaranteed for the entire term of the contract. At no time will the rate fall below the guaranteed 2% minimum annual Index Cap Rate for the Annual Point-to-Point and 1% minimum Index Cap Rate for Monthly Point-to-Point Crediting Methods.

PENALTY-FREE WITHDRAWALS

Your clients' will have the option of selecting either a 5% or 10% penalty-free withdrawal (also known as Penalty-Free Partial Surrender) option. The option selected will determine the percentage of your clients' Accumulation Value that may be withdrawn each contract year after their first contract anniversary. Please note: for the 10% withdrawal option, systematic withdrawals are available. Clients may not take systematic withdrawals on the 5% withdrawal options. Withdrawals, surrenders and loans from this annuity prior to age 59½ may be subject to IRS penalties. Keep in mind that withdrawals taken out of Index Accounts will not receive Interest Credits on the next contract anniversary.

INTEREST ADJUSTMENT
(AVAILABILITY MAY VARY BY STATE)

The Freedom Choice has an Interest Adjustment which is applied only during the surrender charge period to full surrenders and 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.

SURRENDER VALUE

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 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.

SUBSEQUENT PREMIUMS

All subsequent premiums are deposited into the Fixed Account and will earn the then-current Fixed Account interest rate until the contract anniversary date. On each contract anniversary, North American will allocate any premiums received since the prior contract anniversary among the Fixed Account and Index Accounts according to your clients most recent instructions.

ANNUITY PAYOUT OPTIONS

Should your client decide to receive an income from their annuity after the surrender charge period, they will have several annuity payout options from which to choose. Annuity payout options are a benefit of deferred annuities, but annuitization is not a requirement with the Freedom Choice.

With the exception of the Life Income options, annuity payout options are for a minimum of five years and a maximum of 20 years. The following options are available: Income for a Specified Period, Income for a Specified Amount, Life Income with a Period Certain, Life Income and Joint and Survivor Life Income.

* Not available on Monthly Point-to Point Index Account Option.

continued

DEATH BENEFIT

North American will pay out, as the Death Benefit, the Accumulation Value to your client's beneficiary upon the death of the annuitant or an owner. Their beneficiary may choose to receive the payout in either a lump sum or a series of income payments. If joint annuitants are named, the Death Benefit will be paid on the death of the second annuitant. If joint owners are named, the Death Benefit will be paid out on the death of the first owner.

NURSING HOME CONFINEMENT WAIVER¹

As an added benefit, we will increase the penalty-free withdrawal amount by 10% of the contract's Accumulation Value each year while the annuitant is confined to a qualified nursing home facility. This benefit begins after the first contract anniversary and the annuitant must be confined for a period of at least 90 consecutive days. This enhanced feature is automatically included with the annuity at no additional cost and is available for issue ages 75 and younger. This waiver may not be available in all states.



Annuity

The North American Freedom Choice[®] is issued on form LC/LS160A (certificate/contract), LR424A, LR424A-1, LR426A, LR427A, LR428A, LR431A and LR434A (endorsements/riders) or appropriate state variation by North American Company for Life and Health Insurance[®], West Des Moines, IA. This product, its features and riders may not be available in all states.

1. In states where waiver is approved. If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit.

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Annuity

North American Pillar®

FIXED INDEX ANNUITY

Product Highlight Sheet

The North American Pillar® is a product offering a 2% premium bonus on all premiums in the first five contract years.

- No annuitization required to receive applicable bonus
- Up to four distinct account options:
Daily Average, Annual Point-to-Point, Monthly Point-to-Point and Fixed Account.
- Safety of premium from market loss in years when the market declines
- Tax-deferred growth
- Flexible premiums - No rolling surrender charge

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. The North American Pillar has a 10-Year Surrender Charge schedule with access to the full Accumulation Value after the tenth contract year. For additional information regarding these features and account options, please see the product specific brochure.

YEAR	1	2	3	4	5	6	7	8	9	10	11
SURRENDER CHARGE	9%	8.5%	8%	7%	6%	5%	4%	3%	2%	1%	0%

ISSUE AGES

0-79 (may vary by state)

MINIMUM PREMIUM

\$10,000 non-qualified and \$2,000 qualified (\$50/month TSA Salary Reduction)

continued

**INDEX
AVAILABILITY**

Index Account: offers potential stock-market related growth associated with these:

- Standard & Poor's 500 Index[®]
- EURO STOXX 50^{®**}
- Dow Jones Industrial Average^{®*}
- Standard & Poor's MidCap 400^{®*}
- Russell 2000[®] Index^{*}
- Nasdaq-100^{®***}
- Hindsight[®] Index Strategy^{**} (combination of S&P 500[®], EURO STOXX 50[®] and Russell 2000[®])

**PARTICIPATION
RATE**

The Participation Rate is the percentage that is multiplied by the gain at the end of the contract year and is used to determine the Interest Credit for your Contract. The Participation Rate is guaranteed for the first year, but can change each year thereafter. The Participation Rate is set in advance each contract year, never to be less than 10% on the Daily Average Index Account. A Participation Rate does not apply to the Fixed Account, the Annual Point-to-Point or Monthly Point-to-Point Index Accounts.

INDEX CAP RATE

This annuity applies an Index Cap Rate, or upper limit, to calculate the Interest Credits each year. This rate is declared each contract anniversary and guaranteed for that year, but can change annually thereafter. Upon issue, the minimum Index Cap Rate will be guaranteed for the entire term of the contract. At no time will the rate fall below the guaranteed 2% minimum annual Index Cap Rate for Annual Point-to-Point and Hindsight Index Strategy or 1% minimum Index Cap Rate for Monthly Point-to-Point Crediting Methods.

**PENALTY-FREE
WITHDRAWALS**

Up to 10% of Accumulation Value may be withdrawn once each contract year after your client's first contract anniversary. Withdrawals, surrenders and loans from this annuity prior to age 59½ may be subject to IRS penalties. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase.

DEATH BENEFIT

North American will pay out as the Death benefit, the Accumulation Value to your client's beneficiary upon the death of the annuitant or an owner. Their beneficiary may choose to receive the payout in either a lump sum or a series of income payments. If joint annuitants are named, the Death Benefit will be paid on the death of the second annuitant. If joint owners are named, the Death Benefit will be paid out on the death of the first owner.

**SURRENDER
VALUE**

The Surrender Value is the amount that is available at the time of surrender. The Surrender Value is equal to the Accumulation Value, 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.

* Available only with the Annual Point-to-Point and Daily Averaging Index Account Options.

** Available only with the Annual Point-to-Point Index Account Option.

***Available only with the Annual Point-to-Point and Monthly Point-to-Point Index Account Options.

continued

**ANNUITY PAYOUT
OPTIONS**

Should your client decide to receive an income from their annuity after the surrender charge period, they will have several annuity payout options from which to choose. Annuity payout options are a benefit of deferred annuities, but annuitization is not a requirement with the North American Pillar. With the exception of the Life Income options, annuity payout options are for a minimum of five years and a maximum of 20 years. The following options are available: Income for a Specified Period, Life Income, Income for a Specified Amount, Joint and Survivor Life Income, Life Income with a Period Certain.

**SUBSEQUENT
PREMIUMS**

All subsequent premiums are deposited into the Fixed Account and will earn the then-current Fixed Account interest rate until the contract anniversary date. On each contract anniversary, North American will allocate any premiums received since the prior contract anniversary among the Fixed Account and Index Accounts according to your client's most recent instructions.

**NURSING HOME
CONFINEMENT
WAIVER**

As an added benefit, we will increase the penalty-free withdrawal amount by 10% of the contract's Accumulation Value each year while the annuitant is confined to a qualified nursing home facility. This benefit begins after the first contract anniversary and the annuitant must be confined for a period of at least 90 consecutive days. This enhanced feature is automatically included with the annuity at no additional cost and is available for issue ages 75 and younger, in states where available.

**TERMINAL
ILLNESS WAIVER**

Beginning after the first contract year, you may withdraw 50% of the Accumulation Value without any surrender charge if the annuitant is diagnosed with a terminal illness, with a life expectancy of one year or less, after the first contract year. Waiver is included for issue ages 75 and younger, in states where available.



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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. These products, their features and riders may not be available in all states.

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Annuity

North American Prizm Plus® 10

FIXED INDEX ANNUITIES

Product Highlight Sheet

The North American Prizm Plus® 10 is a Participation Rate product offering:

- No annuitization required to receive applicable bonus.
- 100% Liquidity Nursing Home Rider!
- Up to four distinct account options: Monthly Average, Annual Point-to-Point, Monthly Point-to-Point and a Fixed Account
- No risk of loss of premium due to market downturns or fluctuations.
- Tax-deferred growth.
- Flexible premiums - No rolling surrender charge.

The Prizm Plus 10 is a long-term annuity product that offers several different options, allowing your clients the flexibility to choose the option that is best for their situation. For additional information regarding these features and account options, please see the product specific brochure.

SURRENDER CHARGE PERIOD	10-YEARS
PREMIUM BONUS	5% on all premium payments received during first 7 contract years
ANNUITY PAYMENT BONUS	1% after the tenth contract year
ISSUE AGES (MAY VARY BY STATE)	0-79

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.

MINIMUM PREMIUM \$10,000 non-qualified and \$2,000 qualified (\$50/month TSA Salary Reduction).

INDEX AVAILABILITY Index Account: offers potential stock-market related growth associated with the:

- Dow Jones Industrial Average^{SM*}
- Nasdaq-100[®]
- Standard & Poor's 500 Index[®]
- EURO STOXX 50^{*}
- Russell 2000[®] Index^{*}
- Standard & Poor's MidCap 400 Index^{*}

PARTICIPATION RATE Once a gain has been calculated using either the Annual Point-to-Point or Monthly Average Index Accounts, a Participation Rate is applied. The Participation Rate is a percentage that is multiplied by the gain at the end of the contract year and is used to determine the interest credited to your contract. The Participation Rate is guaranteed for the first contract year, but can change each year thereafter. The Participation Rate is set in advance each contract year, never to be less than 10% for the Monthly Average and Annual Point-to-Point Index Accounts.

INDEX CAP RATE This rate is declared each contract anniversary. Upon issue, the minimum Index Cap Rate will be guaranteed for the entire term of the contract. At no time will the rate fall below the 1% minimum Index Cap Rate for Monthly Point-to-Point Crediting Method.

* Available only with the Annual Point-to-Point and Monthly Averaging index crediting method.

PENALTY-FREE WITHDRAWALS	Up to 10% of Accumulation Value may be withdrawn once each contract year after your client's first contract anniversary. Withdrawals, surrenders and loans from this annuity prior to age 59 1/2 may be subject to IRS penalties. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase.
INTEREST ADJUSTMENT (AVAILABILITY MAY VARY BY STATE)	The Prizm Plus 10 has an Interest Adjustment (also known as Market Value Adjustment), which is applied only during the surrender charge period to full surrenders and 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. Lower interest rates at time of issue may result in less opportunity for a positive Interest Adjustment in future contract years. In certain rate scenarios at the time of issue, it may not be possible to experience a positive Interest Adjustment.
SURRENDER VALUE	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 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.
SUBSEQUENT PREMIUMS	All subsequent premiums are deposited into the Fixed Account and will earn the then-current Fixed Account interest rate until the contract anniversary date. On each contract anniversary, North American will allocate any premiums received since the prior contract anniversary among the Fixed Account and Index Accounts according to your clients most recent instructions.
ANNUITY PAYOUT OPTIONS	Should your client decide to receive an income from their annuity after the surrender charge period, they will have several annuity payout options from which to choose. Annuity payout options are a benefit of deferred annuities, but annuitization is not a requirement with the Prizm Plus 10. With the exception of the Life Income options, annuity payout options are for a minimum of five years and a maximum of 20 years. The following options are available: Income for a Specified Period; Life Income; Income of a Specified Amount; Joint and Survivor Life Income; Life Income with a Period Certain.
DEATH BENEFIT	North American will pay out, as the Death Benefit, the Accumulation Value to your client's beneficiary upon the death of the annuitant or an owner. Their beneficiary may choose to receive the payout in either a lump sum or a series of income payments. If joint annuitants are named, the Death Benefit will be paid on the death of the second annuitant. If joint owners are named, the Death Benefit will be paid out on the death of the first owner.
NURSING HOME CONFINEMENT WAIVER	As an added benefit, we will increase the penalty-free withdrawal amount to 100% of the contract's Accumulation Value each year while the annuitant is confined to a qualified nursing home facility. This benefit begins after the first contract anniversary and the annuitant must be confined for a period of at least 90 consecutive days. This enhanced feature is automatically included with the annuity at no additional cost and is available for issue ages 75 and younger. This waiver may not be available in all states.

The North American Prizm Plus[®] 10 annuity is issued on form LS160A (group certificate), LC160A (individual contract), LR432A, LR423A, LR424A, LR424A-1, LR426A, LR427A, LR428A, LR430A and LR433A (endorsements/riders) or appropriate state variation by North American Company for Life and Health Insurance[®], West Des Moines, Iowa. This product, its features and riders may not be available in all states. The EURO STOXX 50[®] is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland and/or its licensors ("Licensors"), which is used under license. The Index Accounts in this Product based on the Index are in no way sponsored, endorsed, sold or promoted by STOXX and its Licensors and neither of the Licensors shall have any liability with respect thereto.

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.

The Dow Jones Industrial AverageSM is a product of Dow Jones Indexes, the marketing name and a licensed trademark of CME Group Index Services LLC ("CME Indexes"), and has been licensed for use. "Dow Jones[®]", "Dow Jones Industrial AverageSM", "DJIASM" and "Dow Jones Indexes" are service marks of Dow Jones Trademark Holdings, LLC ("Dow Jones"), have been licensed to CME Indexes and sublicensed for use for certain purposes by North American. North American's Prizm Plus 10 is based on the Dow Jones Industrial AverageSM, are not sponsored, endorsed, sold or promoted by Dow Jones, CME Indexes or their respective affiliates and none of them makes any representation regarding the advisability of investing in such product(s).

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North American Prizm Plus® 14

Fixed Index Annuity

Product Highlight Sheet

The North American Prizm Plus 14 is a Participation Rate product offering:

- No annuitization required to receive applicable bonus.
- 100% Liquidity Nursing Home Rider!
- Up to four distinct account options: Monthly Average, Annual Point-to-Point, Monthly Point-to-Point and a Fixed Account
- No risk of loss of premium due to market downturns or fluctuations.
- Tax-deferred growth.
- Flexible premiums - No rolling surrender charge.

The North American Prizm 14 is a long-term annuity product that offers several different options, allowing your clients the flexibility to choose the option that is best for their situation. For additional information regarding these features and account options, please see the product specific brochure.

Surrender Charge Period	14-years
Premium Bonus	8% on all premium payments received during first 7 contract years
Annuity Payment Bonus	2% after the fourteenth contract year
Issue Ages (May vary by state)	0-75

Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap 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 and/or lower Index Cap Rates.

MINIMUM PREMIUM \$10,000 non-qualified and \$2,000 qualified (\$50/month TSA Salary Reduction).

INDEX AVAILABILITY Index Account: offers potential stock-market related growth associated with the:

- Dow Jones Industrial AverageSM*
- Nasdaq-100[®]
- Standard & Poor's 500 Index[®]
- EURO STOXX 50^{®**}
- Russell 2000[®] Index*
- Standard & Poor's MidCap 400 Index^{®*}

* Available only with the Annual Point-to-Point and Monthly Averaging index crediting methods.

**Available only with the Annual Point-to-Point index crediting method.

PARTICIPATION RATE

Once a gain has been calculated using either the Annual Point-to-Point or Monthly Average Index Accounts, a Participation Rate is applied. The Participation Rate is a percentage that is multiplied by the gain at the end of the contract year and is used to determine the interest credited to your contract. The Participation Rate is guaranteed for the first contract year, but can change each year thereafter. The Participation Rate is set in advance each contract year, never to be less than 10% for the Monthly Average and Annual Point-to-Point Index Accounts.

INDEX CAP RATE	This rate is declared each contract anniversary. Upon issue, the minimum Index Cap Rate will be guaranteed for the entire term of the contract. At no time will the rate fall below the guaranteed 1% minimum Index Cap Rate for the Monthly Point-to-Point Crediting Method.
PENALTY-FREE WITHDRAWALS	Up to 10% of Accumulation Value may be withdrawn once each contract year after your client's first contract anniversary. Withdrawals, surrenders and loans from this annuity prior to age 59½ may be subject to IRS penalties. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase.
INTEREST ADJUSTMENT (AVAILABILITY MAY VARY BY STATE)	The Prizm Plus 14 has an Interest Adjustment (also known as Market Value Adjustment), which is applied only during the surrender charge period to full surrenders and 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. Lower interest rates at time of issue may result in less opportunity for a positive Interest Adjustment in future contract years. In certain rate scenarios at the time of issue, it may not be possible to experience a positive Interest Adjustment.
SURRENDER VALUE	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 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.
SUBSEQUENT PREMIUMS	All subsequent premiums are deposited into the Fixed Account and will earn the then-current Fixed Account interest rate until the contract anniversary date. On each contract anniversary, North American will allocate any premiums received since the prior contract anniversary among the Fixed Account and Index Accounts according to your clients most recent instructions.
ANNUITY PAYOUT OPTIONS	Should your client decide to receive an income from their annuity after the surrender charge period, they will have several annuity payout options from which to choose. Annuity payout options are a benefit of deferred annuities, but annuitization is not a requirement with the Prizm Plus 14. With the exception of the Life Income options, annuity payout options are for a minimum of five years and a maximum of 20 years. The following options are available: Income for a Specified Period; Life Income; Income of a Specified Amount; Joint and Survivor Life Income; Life Income with a Period Certain.
DEATH BENEFIT	North American will pay out, as the Death Benefit, the Accumulation Value to your client's beneficiary upon the death of the annuitant or an owner. Their beneficiary may choose to receive the payout in either a lump sum or a series of income payments. If joint annuitants are named, the Death Benefit will be paid on the death of the second annuitant. If joint owners are named, the Death Benefit will be paid out on the death of the first owner.
NURSING HOME CONFINEMENT WAIVER	As an added benefit, we will increase the penalty-free withdrawal amount to 100% of the contract's Accumulation Value each year while the annuitant is confined to a qualified nursing home facility. This benefit begins after the first contract anniversary and the annuitant must be confined for a period of at least 90 consecutive days. This enhanced feature is automatically included with the annuity at no additional cost and is available for issue ages 75 and younger. This waiver may not be available in all states.



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The North American Prizm Plus[®] 14 annuity is issued on form LS160A (group certificate), LC160A (individual contract), LR432A, LR423A, LR424A, LR424A-1, LR426A, LR427A, LR428A, LR430A and LR433A (endorsements/riders) or appropriate state variation by North American Company for Life and Health Insurance[®], West Des Moines, Iowa. This product, its features and riders may not be available in all states.

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.

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The "S&P 500[®]", "S&P MidCap 400[®]", and "DJIA[®]", Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by North American Company for Life and Health Insurance[®] ("the Company"). Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The Prizm Plus 14 is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

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North American Guarantee ChoiceSM Product Details

Multi-Year Guarantee Annuity

ISSUE AGES	Available issue ages 0-90 (Qualified and Non-Qualified) State Variation: In Indiana 0-85 For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.																																																																																																											
ANNUITY PAYOUT OPTIONS	By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option. With the exception of Life Income options, income options are available for: <ul style="list-style-type: none"> • A minimum of 5 years, or • A maximum of 20 years. The following options are available: <ul style="list-style-type: none"> • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income All options are available after each Guarantee Period.																																																																																																											
MINIMUM PREMIUM	Single Premium \$10,000 non-qualified and \$2,000 qualified.																																																																																																											
SURRENDER CHARGE SCHEDULE	<table border="1" data-bbox="272 730 1547 1163"> <thead> <tr> <th>Contract Year</th> <th>10-Year</th> <th>9-Year</th> <th>8-Year</th> <th>7-Year</th> <th>6-Year</th> <th>5-Year</th> <th>4-Year</th> <th>3-Year</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> </tr> <tr> <td>2</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> </tr> <tr> <td>3</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> </tr> <tr> <td>4</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td></td> </tr> <tr> <td>5</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td></td> <td></td> </tr> <tr> <td>6</td> <td>9%</td> <td>9%</td> <td>9%</td> <td>9%</td> <td>9%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>7</td> <td>8%</td> <td>8%</td> <td>8%</td> <td>8%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>8</td> <td>6%</td> <td>6%</td> <td>6%</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>9</td> <td>4%</td> <td>4%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>10</td> <td>2%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p data-bbox="272 1171 1547 1262">On the contract anniversary following the Annuitant's 100th birthday the surrender charge percentage will be reduced to zero percent. In Indiana, on the contract anniversary following the Annuitant's 89th birthday, the surrender charge percentage will be reduced to zero percent.</p>									Contract Year	10-Year	9-Year	8-Year	7-Year	6-Year	5-Year	4-Year	3-Year	1	10%	10%	10%	10%	10%	10%	10%	10%	2	10%	10%	10%	10%	10%	10%	10%	10%	3	10%	10%	10%	10%	10%	10%	10%	10%	4	10%	10%	10%	10%	10%	10%	10%		5	10%	10%	10%	10%	10%	10%			6	9%	9%	9%	9%	9%				7	8%	8%	8%	8%					8	6%	6%	6%						9	4%	4%							10	2%							
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RIDERS	<p>Nursing Home Confinement Waiver: After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal amount by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge. If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit.</p>																																																																																																											
OTHER	<p>Interest Adjustment (also known as Market Value Adjustment): Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details.</p> <p>Penalty-Free Withdrawals: Equal to interest earned each year after the first contract year. By current Company practice, this interest withdrawal can begin as early as 30 days after your annuity is issued if received on a systematic withdrawal program. You can elect to receive payments monthly, quarterly, semi-annually or annually as long as each payment is at least \$50.* See brochure for further details.</p> <p>RMDs: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the penalty-free withdrawal amount will be waived by current Company practice.*</p>																																																																																																											

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

The North American Guarantee ChoiceSM is issued on NC/NA1000A (certificate/contract), AE515A, AE516A, LR441A, LR441A-1, LR427A and LR433A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, Iowa. This product, its features and riders may not be available in all states.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



This Product Details sheet must be presented along with the brochure at point of sale. For further details not included in this sheet, please refer to the brochure.

19734Z-STD | PRT 12-14

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Annuity

North American Guarantee ChoiceSM II

Multi-Year Guarantee Annuity

Product Highlight Sheet

The North American Guarantee ChoiceSM II is a single premium multi-year guarantee annuity product offering:

- Competitive guaranteed rates for the entire term.
- Multiple guaranteed interest rate periods/surrender charge periods.
- Tax-deferred growth.¹
- Suitable for qualified and non-qualified markets.
- Banded interest rates.

The Guarantee Choice II offers 3, 4, 5, 6, 7, 8, 9 and 10-Year guaranteed interest rate periods/surrender charge periods.

Contract Year	10-Year	9-Year	8-Year	7-Year	6-Year	5-Year	4-Year	3-Year
1	9.30%	9.30%	9.30%	9.30%	9.30%	9.30%	9.30%	9.30%
2	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%
3	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
4	6.60%	6.60%	6.60%	6.60%	6.60%	6.60%	6.60%	
5	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%		
6	4.75%	4.75%	4.75%	4.75%	4.75%			
7	3.80%	3.80%	3.80%	3.80%				
8	2.85%	2.85%	2.85%					
9	1.90%	1.90%						
10	0.95%							

ISSUE AGES 0-90

MINIMUM PREMIUM \$10,000 non-qualified and \$2,000 qualified.

PREMIUM BANDING ON RATES Low Band: \$199,999 premium or less.
High Band: \$200,000 premium or greater.

PENALTY-FREE WITHDRAWALS Guarantee Choice II allows for a penalty-free withdrawal equal to the interest earned each year after the first contract year without incurring any surrender charges or Interest Adjustment.²

By current Company practice, this interest withdrawal can begin after 30 days if received on a systematic withdrawal program: to be received monthly, quarterly, semi-annually or annually as long as each payment is at least \$50.

1. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase. Neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice.

2. Withdrawals taken 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.

INTEREST ADJUSTMENT

The Guarantee Choice II has an Interest Adjustment which is applied only during the surrender charge period to full surrenders and 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.

SURRENDER VALUE

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 Interest Adjustment, less applicable surrender charges and state premium taxes (if applicable). At no time will the Surrender Value under this Contract be less than the minimum values required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, model #805.

RENEWAL FEATURE

At the end of each selected Guarantee Period, the client may choose to renew their annuity for another Guarantee Period. They will have a 30 day window to select a Guarantee Period from those available, elect a payout option, or withdraw their Accumulation Value. If no election is made, the Company will automatically renew their annuity for an available Guarantee Period as described in their Contract.

Within this 30 day window, no surrender charges or Interest Adjustment will apply. **After the 30 day window, a new Guarantee Period, Guarantee Period Interest Rate, Surrender Charge Period and Interest Adjustment will be applied.**

Renewal rates for subsequent Guarantee Periods may differ from the initial guaranteed interest rate.

ANNUITY PAYOUT OPTIONS

Should your client decide to receive an income from their annuity after the Guarantee Period, period, they will have several annuity pay-out options from which to choose. Annuity pay-out options are a benefit of deferred annuities, but annuitization is not a requirement with the Guarantee Choice.

With the exception of the Life Income options, annuity pay-out options are for a minimum of five years and a maximum of 20 years. The following options are available: Income for a Specified Period; Life Income; Income of a Specified Amount; Joint and Survivor Income; Life Income with a Period Certain.

DEATH BENEFIT

North American will pay out, as the Death Benefit, the Accumulation Value to your client's beneficiary upon the death of the annuitant or an owner. Their beneficiary may choose to receive the payout in either a lump sum or a series of income payments. If joint annuitants are named, the Death Benefit will be paid on the death of the second annuitant. If joint owners are named, the Death Benefit will be paid out on the death of the first owner.

NURSING HOME CONFINEMENT WAIVER³

As an added benefit, we will increase the penalty-free withdrawal amount by 10% of the contract's Accumulation Value each year while the annuitant is confined to a qualified nursing home facility. This benefit begins after the first contract anniversary and the annuitant must be confined for a period of at least 90 consecutive days. This enhanced feature is automatically included with the annuity at no additional cost and is available for issue ages 75 and younger.

3. If joint annuitants are named on the contract, this waiver will apply to the first annuitant that qualifies for the benefit.

The North American Guarantee ChoiceSM II is issued on ICC12-NA1002A (individual contract), ICC12-AE539A, ICC12-LR385A, ICC12-LR356A and ICC12-LR357A by North American Company for Life and Health Insurance[®], West Des Moines, IA.



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Annuity

North American Income[®]

SINGLE PREMIUM IMMEDIATE ANNUITY

Product Highlight Sheet

The North American Income[®] Single Premium Immediate Annuity offers a guaranteed way to provide a retirement income. The North American Income is an excellent financial planning tool that combines dependable income with a wide variety of payment options. You can create an income stream tailored to your client's personal needs and have payments they cannot outlive.

MINIMUM PREMIUM

\$10,000 non-qualified and \$2,000 qualified

ISSUE AGES

(may vary by state)

0-85 (qualified and non-qualified) all payment options

86-95 (qualified and non-qualified) 5-20 year Period Certain only

ANNUITY PAYMENT OPTIONS

Monthly, quarterly, semi-annually and annually. A particular mode will not be available if the payment would be less than \$50. Payments less than \$100 will be available only by electronic funds transfer directly into your bank account.

- **Life Only:** Pays client only for his/her lifetime.
- **Period Certain Only: 5-20 Year Term** - Income for a fixed number of years with payments continuing to a named beneficiary should death occur prior to the end of the Period Certain.
- **Life Plus 5-20 Year Period Certain:** Pays client for his/her life but if the client dies before the end of the Period Certain, payments continue to a named beneficiary until the end of that Period Certain.
- **Installment Refund:** Payments are made during the client's lifetime. After their death, the beneficiary(ies) continue to receive payments until all payments are equal to the single premium originally paid.
- **Joint Life/Survivorship:** Income payable for the client's lifetime and the lifetime of their spouse.
- **Joint Life/Survivorship and 5-20 Year Period Certain:** Income payable for the client's lifetime and the lifetime of their spouse, payments continue to the surviving spouse for his/her lifetime. If both die before the end of the Period Certain, payments continue to a named beneficiary until the end of the Period Certain.
Note: for either of the joint life options, the survivor benefit can be 50%, 66.7% or 100%.
- **Cash Refund:** Payments are made during the client's lifetime. After the client's death, the beneficiary(ies) receives a lump-sum payment equal to the single premium originally paid, less any payments received.
- **Premium Taxes:** Contractholder payments will be reduced for premium taxes as required by the state of residence.
- **Death Benefit:** Payments cease upon death of the annuitant. Period Certain payments (including Installment Refund annuity) continue to be paid to the beneficiary. The death benefit for a Cash Refund annuity will be equal to the premium paid less all benefit payments, if positive.

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. Neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Under current law, annuities grow tax-deferred. Annuities may be subject to taxation during the income or withdrawal phase. The tax-deferred feature is not necessary for a tax-qualified plan.

The North American Income[®] annuity is issued on form LS116A or appropriate state variation by North American Company for Life and Health Insurance[®], West Des Moines, Iowa. This product and its features may not be available in all states.

The Boomer Annuity® Product Details

Traditional Fixed Annuity

ISSUE AGES	Available issue ages 0-80 (Qualified and Non-Qualified) For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.									
PREMIUM BONUS	5% on all premium payments received during first 5 contract years Products that have premium bonuses may offer lower credited interest 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 credited interest rates.									
ANNUITY PAYOUT BONUS	2% Years 8-10 5% Years 10+ If you elect an annuity payout option during the years specified in your Contract, the bonus will be added to your Accumulation Value.									
ANNUITY PAYOUT OPTIONS	By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a ten-year period.*					With the exception of Life Income options, income options are available for: • A minimum of 5 years, or • A maximum of 20 years. The following options are available: • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income All options are available after the surrender charge period.				
MINIMUM PREMIUM	Flexible Premium \$10,000 non-qualified and \$2,000 qualified (\$50/month TSA Salary Reduction).									
SURRENDER CHARGE SCHEDULE	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	15%	14%	13%	12%	11%	10%	8%	6%	4%	2%
RIDERS	Nursing Home Confinement Rider: After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal by 10% of the Accumulation Value each year while the annuitant is confined. This rider is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge. If joint annuitants are named on the annuity, rider will apply to the first annuitant who qualifies for the benefit.									
OTHER	Interest Adjustment (also known as Market Value Adjustment): Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details. Penalty-Free Withdrawals: 5% of current Accumulation Value available once each contract year after the first contract anniversary. See brochure for further details. RMDs: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 5% penalty-free withdrawal amount will be waived by current Company practice.*									

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

The Boomer Annuity® is issued on form LC158A (group certificate), LS158A (individual contract) and LR342A, LR343A, LR344A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, Iowa. This product, its features and riders may not be available in all states.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



This Product Details sheet must be presented along with the brochure at point of sale.
For further details not included in this sheet, please refer to the brochure.

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www.NorthAmericanCompany.com
4350 Westown Parkway, West Des Moines, IA 50266

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 these products are 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

A.M. Best	A+ (Superior) ^{*, °}	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) ^{°, §}	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 30, 2014. For the latest rating, access 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 May 15, 2014.

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.



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for Life and Health Insurance

Annuity

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