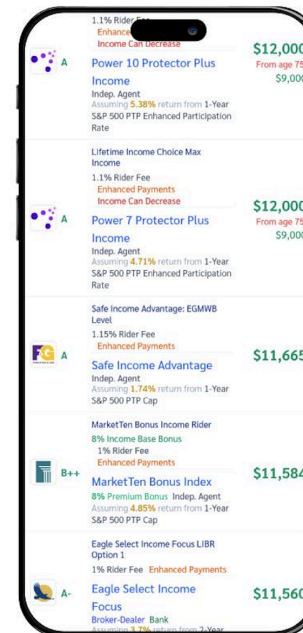




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Summary of Changes:

- 5-year interest rates decrease on the North American Guarantee ChoiceSM and North American Guarantee ChoiceSM II, Multi-Year Guarantee Annuities

Click here to compare HOT Rates!

North American Rate Report

NEW PRODUCT!

REFRESHED Design.
RECHARGED Accumulation.

North American
CharterSM Plus
Fixed Index Annuity

- ▶ Up to 10% premium bonus (may be subject to a premium bonus recapture)
- ▶ Competitive index accounts - including volatility control options without traditional cap (subject to Index Margin or Participation Rate)
- ▶ 10-year and 14-year surrender charge periods available

(See the last page for product disclosures.)

QUESTIONS?
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866-322-7066

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IMPORTANT: Not all products, index options, or surrender charge periods are approved in all states. Please review the [state availability chart](#) for state variations by product, index and term. Refer to the product disclosure or contract for minimum guaranteed fixed rates and minimum/maximum crediting method rates.

Quick Links:

FIXED INDEX ANNUITIES:

North American Charter[®] Plus 10- and 14-Year



NAC BenefitSolutionsSM 10- and 14-Year

Rate Variations by State:

[NAC BenefitSolutions 10-Year \(CT, FL, IN, MD, MS, NV, OH, OK, SC, TX\)](#)

[NAC BenefitSolutions 14-Year \(FL, IN, MD, MS\)](#)

NAC BenefitSolutionsSM II 7-Year (AK, MN, MO, OR, PA, UT, VA, WA)

NAC RetireChoice[®] 10- and 14-Year

Rate Variations by State:

[NAC RetireChoice 10-Year \(OH, OK\)](#)

[NAC RetireChoice 10-Year \(UT\)](#)

NAC IncomeChoiceSM 10-Year

Rate Variations by State:

[NAC IncomeChoice 10-Year \(CA, OH, TX\)](#)

North American Charter[®] 10- and 14-Year

Rate Variations by State:

[North American Charter 10- and 14-Year \(CA\)](#)

Performance Choice[®] 12 Plus, 12-, 8 Plus, 8-Year

Rate Variations by State:

[Performance Choice 8 Plus, 8-Year \(UT\)](#)

North American Precision Series[®] 10- and 14-Year

Rate Variations by State:

[North American Precision Series 10- and 14-Year \(CA\)](#)

MULTI-YEAR GUARANTEE ANNUITIES:

North American Guarantee ChoiceSM 3-, 4-, 5-, 6-, 7-, 8-, 9-, and 10-Year

North American Guarantee ChoiceSM II 3-, 4-, 5-, 6-, 7-, 8-, 9-, and 10-Year
(AK, MN, MO, NV, OH, OK, OR, UT, VA, WA)

[Click here for other product options or call Sales Support](#)

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IMMEDIATE ANNUITY QUOTE**

[BUSINESS GUIDELINES, ABBREVIATION KEY, DISCLOSURES](#)

NEW!

REFRESHED Design.
RECHARGED Accumulation.



North American
CharterSM Plus
Fixed Index Annuity

North American CharterSM Plus

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		10-YEAR		14-YEAR	
		\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium	\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
S&P 500 [®]	DA Index Margin (No Cap)	5.25%	5.25%	5.05%	5.05%
	MPP Index Cap Rate	1.25%	1.25%	1.45%	1.45%
	APP Index Cap Rate	2.25%	2.25%	2.65%	2.65%
	APP Participation Rate (No Cap)	15%	15%	20%	20%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	3.80%	3.80%	3.15%	3.15%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	4.90%	4.90%	4.25%	4.25%
NASDAQ-100 [®]	MPP Index Cap Rate	1.20%	1.20%	1.40%	1.40%
FIXED ACCOUNT RATE		1.30%	1.30%	1.50%	1.50%
PREMIUM BONUS		7.00%	5.00%	10.00%	8.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.39%	6.36%	11.65%	9.62%

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**NAC BenefitSolutionsSM and
NAC BenefitSolutionsSM II**
Fixed Index Annuity

Strong Guarantees with
Benefit Base Floor!

Unique 120/140/160 design



NAC BenefitSolutionsSM		▶ Click For Product Info!	▶ Click For Product Info!
		10-YEAR	14-YEAR
S&P 500 [®]	MA Participation Rate (No Cap)	80%	95%
	MPP Index Cap Rate	2.20%	2.55%
	APP Index Cap Rate	4.70%	5.70%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	1.50%	0.50%
DJIA [®]	MA Participation Rate (No Cap)	80%	95%
NASDAQ-100 [®]	MPP Index Cap Rate	2.05%	2.35%
FIXED ACCOUNT RATE		2.50%	2.95%

NAC BenefitSolutionsSM		▶ Click For Product Info!	▶ Click For Product Info!
STATE VARIATIONS:		10-YEAR	14-YEAR
		Rates for CT, DE, FL, IN, MD, MS, NV, OH, OK, SC, TX	Rates for FL, IN, MD, MS
S&P 500 [®]	MA Participation Rate (No Cap)	65%	90%
	MPP Index Cap Rate	2.00%	2.45%
	APP Index Cap Rate	3.65%	5.35%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	2.40%	1.15%
DJIA [®]	MA Participation Rate (No Cap)	65%	90%
NASDAQ-100 [®]	MPP Index Cap Rate	1.70%	2.25%
FIXED ACCOUNT RATE		2.00%	2.80%

NAC BenefitSolutionsSM II		▶ Click For Product Info!
Rates for AK, MN, MO, OR, PA, UT, VA, WA		7-YEAR
S&P 500 [®]	MA Participation Rate (No Cap)	65%
	MPP Index Cap Rate	2.00%
	APP Index Cap Rate	3.65%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	2.40%
DJIA [®]	MA Participation Rate (No Cap)	65%
NASDAQ-100 [®]	MPP Index Cap Rate	1.70%
FIXED ACCOUNT RATE		2.00%

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Fixed Index Annuities

NAC RetireChoice®

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High Band: \$250,000 or More; Low Band: \$20,000 – \$249,999		10-YEAR		14-YEAR	
		High Band	Low Band	High Band	Low Band
S&P 500®	MA Participation Rate (No Cap)	40%	35%	40%	35%
	MPP Index Cap Rate	1.55%	1.35%	1.60%	1.40%
	Biennial PTP Index Cap Rate	5.40%	4.40%	5.70%	5.15%
	APP Index Cap Rate	2.90%	2.50%	3.10%	2.85%
	IPT Declared Rate	3.25%	2.85%	3.55%	3.15%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	3.00%	3.65%	2.40%	3.00%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	3.45%	3.95%	2.95%	3.45%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	35%	30%	35%	30%
	APP Index Cap Rate	2.00%	2.00%	2.00%	2.00%
DJIA®	MA Participation Rate (No Cap)	40%	35%	45%	40%
	APP Index Cap Rate	2.00%	2.00%	2.00%	2.00%
NASDAQ-100®	MPP Index Cap Rate	1.40%	1.20%	1.40%	1.25%
	APP Index Cap Rate	2.00%	2.00%	2.00%	2.00%
LBMA AFTERNOON (PM) GOLD PRICE	APP Index Cap Rate	2.00%	2.00%	2.00%	2.00%
FIXED ACCOUNT RATE		1.50%	1.30%	1.55%	1.35%
PREMIUM BONUS	HURRY! Premium Bonus Special Extended Through November!	4.50%	4.50%	5.00%	5.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		6.06%	5.85%	6.62%	6.41%

OH, OK NAC RetireChoice® 10

Visit our website for state-specific materials.

High Band: \$250,000 or More; Low Band: \$20,000 – \$249,999		10-YEAR	10-YEAR
		High Band	Low Band
S&P 500®	MA Participation Rate (No Cap)	35%	35%
	MPP Index Cap Rate	1.35%	1.35%
	Biennial PTP Index Cap Rate	4.70%	4.00%
	APP Index Cap Rate	2.60%	2.15%
	IPT Declared Rate	2.95%	2.80%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	3.50%	4.15%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	3.90%	4.40%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	30%	25%
	APP Index Cap Rate	2.00%	2.00%
DJIA®	MA Participation Rate (No Cap)	40%	30%
	APP Index Cap Rate	2.00%	2.00%
NASDAQ-100®	MPP Index Cap Rate	1.25%	1.05%
	APP Index Cap Rate	2.00%	2.00%
LBMA AFTERNOON (PM) GOLD PRICE	APP Index Cap Rate	2.00%	2.00%
FIXED ACCOUNT RATE		1.35%	1.15%
PREMIUM BONUS	HURRY! Premium Bonus Special Extended Through November!	4.50%	4.50%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		5.91%	5.70%

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for Life and Health Insurance

Fixed Index Annuities

UT NAC RetireChoice® 10

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High Band: \$250,000 or More; Low Band: \$20,000 – \$249,999		10-YEAR	
		High Band	Low Band
S&P 500®	MA Participation Rate (No Cap)	35%	30%
	MPP Index Cap Rate	1.25%	1.10%
	Biennial PTP Index Cap Rate	4.25%	4.00%
	APP Index Cap Rate	2.25%	2.00%
	IPT Declared Rate	2.60%	2.20%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	4.00%	4.65%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	4.35%	4.85%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	30%	25%
	APP Index Cap Rate	2.00%	2.00%
DJIA®	MA Participation Rate (No Cap)	35%	30%
	APP Index Cap Rate	2.00%	2.00%
NASDAQ-100®	MPP Index Cap Rate	1.10%	1.00%
	APP Index Cap Rate	2.00%	2.00%
LBMA AFTERNOON (PM) GOLD PRICE	APP Index Cap Rate	2.00%	2.00%
FIXED ACCOUNT RATE		1.20%	1.00%
PREMIUM BONUS	HURRY! Premium Bonus Special Extended Through November!	4.50%	4.50%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		5.75%	5.54%

NAC IncomeChoiceSM 10

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High Band: \$250,000 or More; Low Band: \$20,000 – \$249,999		10-YEAR	
		High Band	Low Band
S&P 500®	MA Participation Rate (No Cap)	60%	55%
	MPP Index Cap Rate	1.80%	1.65%
	APP Index Cap Rate	3.70%	3.30%
	3-Year MA Participation Rate (No Cap)	70%	65%
	IPT Declared Rate	3.90%	3.55%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	2.10%	2.50%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	3.00%	3.55%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	50%	45%
	APP Index Cap Rate	3.40%	3.00%
DJIA®	MA Participation Rate (No Cap)	60%	55%
	APP Index Cap Rate	3.55%	3.15%
NASDAQ-100®	MPP Index Cap Rate	1.75%	1.60%
	APP Index Cap Rate	3.45%	3.05%
LBMA AFTERNOON (PM) GOLD PRICE	APP Index Cap Rate	3.90%	3.45%
FIXED ACCOUNT RATE		2.05%	1.85%
GLWB BONUS*		5.00%	5.00%

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CA, OH, TX NAC IncomeChoiceSM 10 Visit our website for state-specific materials.

High Band: \$250,000 or More; Low Band: \$20,000 – \$249,999		10-YEAR
S&P 500 [®]	MA Participation Rate (No Cap)	55%
	MPP Index Cap Rate	1.65%
	APP Index Cap Rate	3.30%
	3-Year MA Participation Rate (No Cap)	65%
	IPT Declared Rate	3.55%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	2.50%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	3.55%
S&P MIDCAP 400 [®]	MA Participation Rate (No Cap)	45%
	APP Index Cap Rate	3.00%
DJIA [®]	MA Participation Rate (No Cap)	55%
	APP Index Cap Rate	3.15%
NASDAQ-100 [®]	MPP Index Cap Rate	1.60%
	APP Index Cap Rate	3.05%
LBMA AFTERNOON (PM) GOLD PRICE	APP Index Cap Rate	3.45%
FIXED ACCOUNT RATE		1.85%
GLWB BONUS*		5.00%

North American Charter[®]

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		10-Year	14-Year
S&P 500 [®]	DA Index Cap Rate	2.20%	2.30%
	MPP Index Cap Rate	1.25%	1.30%
	APP Index Cap Rate	2.00%	2.10%
S&P MIDCAP 400 [®]	DA Index Cap Rate	2.00%	2.00%
	APP Index Cap Rate	2.00%	2.00%
DJIA [®]	DA Index Cap Rate	2.05%	2.15%
	APP Index Cap Rate	2.00%	2.00%
NASDAQ-100 [®]	MPP Index Cap Rate	1.10%	1.15%
	APP Index Cap Rate	2.00%	2.00%
RUSSELL 2000 [®]	DA Index Cap Rate	2.00%	2.00%
	APP Index Cap Rate	2.00%	2.00%
EURO STOXX 50 [®]	APP Index Cap Rate	2.10%	2.20%
HINDSIGHT INDEX STRATEGY [®]	APP Index Cap Rate	2.00%	2.00%
FIXED ACCOUNT RATE		1.20%	1.25%
PREMIUM BONUS		5.00%	8.00%
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)		6.26%	9.35%

CA North American Charter[®]

		10-Year	14-Year
S&P 500 [®]	DA Index Cap Rate	2.00%	2.05%
	MPP Index Cap Rate	1.10%	1.15%
	APP Index Cap Rate	2.00%	2.05%
S&P MIDCAP 400 [®]	DA Index Cap Rate	2.00%	2.05%
	APP Index Cap Rate	2.00%	2.00%
DJIA [®]	DA Index Cap Rate	2.00%	2.05%
	APP Index Cap Rate	2.00%	2.05%
NASDAQ-100 [®]	MPP Index Cap Rate	1.00%	1.00%
	APP Index Cap Rate	2.00%	2.00%
RUSSELL 2000 [®]	DA Index Cap Rate	2.00%	2.05%
	APP Index Cap Rate	2.00%	2.00%
EURO STOXX 50 [®]	APP Index Cap Rate	2.00%	2.05%
HINDSIGHT INDEX STRATEGY [®]	APP Index Cap Rate	2.00%	2.00%
FIXED ACCOUNT RATE		1.00%	1.05%
PREMIUM BONUS		5.00%	10.00%
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)		6.05%	11.15%

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Fixed Index Annuities

Performance Choice® 12 Plus, 12, 8 Plus, 8

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		12 Plus	12	8 Plus	8
S&P 500®	MPP Index Cap Rate	1.60%	2.05%	1.55%	2.00%
	APP Index Cap Rate	3.10%	4.35%	3.00%	4.25%
	IPT Declared Rate	3.40%	4.45%	3.30%	4.35%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	2.85%	1.45%	2.95%	1.55%
S&P MIDCAP 400®	APP Index Cap Rate	2.80%	4.00%	2.70%	3.90%
DJIA®	APP Index Cap Rate	2.95%	4.20%	2.85%	4.10%
NASDAQ-100®	MPP Index Cap Rate	1.55%	1.95%	1.50%	1.90%
	APP Index Cap Rate	2.85%	4.00%	2.75%	3.90%
RUSSELL 2000®	APP Index Cap Rate	2.85%	4.05%	2.75%	3.95%
EURO STOXX 50®	APP Index Cap Rate	3.40%	4.85%	3.30%	4.75%
HANG SENG	APP Index Cap Rate	4.00%	5.75%	3.85%	5.60%
FIXED ACCOUNT RATE		1.75%	2.35%	1.70%	2.30%
PREMIUM BONUS		7.00%	NA	4.00%	NA
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.87%	NA	5.76%	NA

UTAH Performance Choice® 8 Plus, 8

		8 Plus	8
S&P 500®	MPP Index Cap Rate	1.50%	1.75%
	APP Index Cap Rate	2.80%	3.60%
	IPT Declared Rate	3.10%	3.80%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	3.35%	2.20%
S&P MIDCAP 400®	APP Index Cap Rate	2.50%	3.30%
DJIA®	APP Index Cap Rate	2.65%	3.45%
NASDAQ-100®	MPP Index Cap Rate	1.40%	1.70%
	APP Index Cap Rate	2.55%	3.35%
RUSSELL 2000®	APP Index Cap Rate	2.55%	3.35%
EURO STOXX 50®	APP Index Cap Rate	3.05%	4.00%
HANG SENG	APP Index Cap Rate	3.60%	4.70%
FIXED ACCOUNT RATE		1.60%	2.00%
PREMIUM BONUS		2.00%	NA
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)		3.63%	NA

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Fixed Index Annuities

North American Precision Series®			
		10-YEAR	14-YEAR
S&P 500®	DA Participation Rate	35%	35%
	MPP Index Cap Rate	1.25%	1.30%
	APP Participation Rate	20%	20%
	APP Index Cap Rate	3.50%	4.25%
S&P MIDCAP 400®	DA Participation Rate	30%	30%
	APP Participation Rate	20%	20%
	APP Index Cap Rate	3.50%	4.25%
	DA Participation Rate	35%	35%
DJIA®	APP Participation Rate	20%	20%
	APP Index Cap Rate	3.50%	4.25%
	MPP Index Cap Rate	1.10%	1.15%
NASDAQ-100®	APP Participation Rate	15%	20%
	APP Index Cap Rate	3.50%	4.25%
	DA Participation Rate	25%	25%
RUSSELL 2000®	APP Participation Rate	15%	15%
	APP Index Cap Rate	3.50%	4.25%
	APP Participation Rate	20%	20%
EURO STOXX 50®	APP Index Cap Rate	3.50%	4.25%
	APP Participation Rate	15%	15%
HINDSIGHT INDEX STRATEGY®	APP Index Cap Rate	3.50%	4.25%
	APP Participation Rate	15%	15%
FIXED ACCOUNT RATE		1.20%	1.25%
PREMIUM BONUS		5.00%	8.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		6.26%	9.35%

CA North American Precision Series®			
		10-YEAR	14-YEAR
S&P 500®	DA Participation Rate	30%	30%
	MPP Index Cap Rate	1.10%	1.15%
	APP Participation Rate	15%	20%
	APP Index Cap Rate	3.50%	4.25%
S&P MIDCAP 400®	DA Participation Rate	25%	25%
	APP Participation Rate	15%	15%
	APP Index Cap Rate	3.50%	4.25%
	DA Participation Rate	30%	30%
DJIA®	APP Participation Rate	15%	20%
	APP Index Cap Rate	3.50%	4.25%
	MPP Index Cap Rate	1.00%	1.00%
NASDAQ-100®	APP Participation Rate	15%	15%
	APP Index Cap Rate	3.50%	4.25%
	DA Participation Rate	20%	20%
RUSSELL 2000®	APP Participation Rate	15%	15%
	APP Index Cap Rate	3.50%	4.25%
	APP Participation Rate	15%	15%
EURO STOXX 50®	APP Index Cap Rate	3.50%	4.25%
	APP Participation Rate	15%	15%
HINDSIGHT INDEX STRATEGY®	APP Index Cap Rate	3.50%	4.25%
	APP Participation Rate	15%	15%
FIXED ACCOUNT RATE		1.00%	1.05%
PREMIUM BONUS		5.00%	10.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		6.05%	11.15%

A+ One of the highest MYGA rates from an A+ Rated carrier!

A.M. Best Company rating - effective June 3, 2015. A+ is the 2nd of 15 categories.

North American Guarantee Choice SM Multi-Year Guarantee Annuity			
High Band: \$200,000 or More; Low Band: Less Than \$200,000			
		High Band	Low Band
3-YEAR	The 3-Year is back!	1.80%	1.50%
4-YEAR		2.00%	1.75%
5-YEAR		2.65%	2.40%
6-YEAR		2.60%	2.35%
7-YEAR		2.85%	2.60%
8-YEAR		3.05%	2.85%
9-YEAR		3.20%	3.00%
10-YEAR		3.30%	3.10%

North American Guarantee Choice ^{SM II} Multi-Year Guarantee Annuity			
Available in AK, MN, MO, NV, OH, OK, OR, UT, VA, and WA			
High Band: \$200,000 or More; Low Band: Less Than \$200,000			
		High Band	Low Band
3-YEAR	The 3-Year is back!	1.75%	1.45%
4-YEAR		1.95%	1.70%
5-YEAR		2.60%	2.35%
6-YEAR		2.55%	2.30%
7-YEAR		2.80%	2.55%
8-YEAR		3.00%	2.80%
9-YEAR		3.15%	2.95%
10-YEAR		3.25%	3.05%

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New Business Guidelines

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

DISCLOSURES

PREMIUM BONUS: Premium bonus may vary by annuity product and surrender charge period selected. 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 the lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins.

SURRENDER CHARGE: A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

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

INDEX CAP RATES/PARTICIPATION RATES/INDEX MARGINS: Index Cap Rates, Participation Rates, and Index Margins apply to the Index Accounts only. They do not apply to the Fixed Account.

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

The "S&P 500[®]", "S&P 500[®] Low Volatility Daily Risk Control 5% Index", "S&P 500[®] Low Volatility Daily Risk Control 8% Index", "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 ("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 products are 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.

This index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P 500[®] Low Volatility Daily Risk Control 5% Index and S&P 500[®] Low Volatility Daily Risk Control 8% Index have been in existence since 8/18/2011. Ending values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJI") using the same methodology as used currently.

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Abbreviation Key

APP = Annual Point to Point
DA = Daily Average
IPT = Inverse Performance Trigger
MA = Monthly Average
MPP = Monthly Point to Point
PTP = Point to Point
(No Cap) = Subject to Index Margin or Participation Rate Limitations

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 London Bullion Market Association (LBMA) Afternoon (PM) Gold Price and administered by the ICE Benchmark Administration (IBA). The LBMA Afternoon (PM) Gold Price is available at the website <http://www.lbma.org.uk/pricing-and-statistics>. 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. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.

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