

Summary of Changes:

NEW! North American CharterSM Plus II Fixed Index Annuity available in PA

No other changes

[Click here to compare HOT Rates!](#)

[North American Rate Report](#)

NEW! In AK, MO, MN, OR, PA, UT, VA, WA

North American CharterSM Plus II Fixed Index Annuity

- Up to 5% Premium Bonus
- Up to 6 Index Account Options with additional Fixed Account
- 10-Year Surrender Charge Period

(See the last page for product disclosures.)

QUESTIONS?
Call Sales Support
866-322-7066

www.NorthAmericanCompany.com

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

Rate Variations by State:

[North American Charter Plus 10-Year \(CT\)](#)

North American Charter[®] Plus II 10-Year (AK, MO, MN, OR, PA, UT, VA, WA)

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 \(CA, OH, TX\)](#)

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

Rate Variations by State:

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

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](#)

**CALL US FOR A NORTH AMERICAN INCOME[®]
IMMEDIATE ANNUITY QUOTE**

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

North American CharterSM Plus

Fixed Index Annuity

REFRESHED Design.
RECHARGED Accumulation.

North American CharterSM Plus

[Click For Product Info!](#)

[Click For Product Info!](#)

		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 10-Year Rates for CT (Both Bands): 2.00%		7.00%	5.00%	10.00%	8.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus) 10-Year Rates for CT: 3.32%		8.39%	6.36%	11.65%	9.62%

NEW!

North American CharterSM Plus II Rates for AK, MO, MN, OR, PA, UT, VA, WA

[Click For Product Info!](#)

		10-YEAR	
		\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
S&P 500 [®]	DA Index Margin (No Cap)	5.25%	5.25%
	MPP Index Cap Rate	1.25%	1.25%
	APP Index Cap Rate	2.25%	2.25%
	APP Participation Rate (No Cap)	15%	15%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	3.80%	3.80%
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%
NASDAQ-100 [®]	MPP Index Cap Rate	1.20%	1.20%
FIXED ACCOUNT RATE		1.30%	1.30%
PREMIUM BONUS		5.00%	3.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		6.36%	4.33%

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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)	30%	25%	30%	25%
	MPP Index Cap Rate	1.45%	1.30%	1.50%	1.35%
	Biennial PTP Index Cap Rate	5.40%	4.40%	5.70%	4.95%
	APP Index Cap Rate	2.40%	2.00%	3.00%	2.85%
	IPT Declared Rate	2.75%	2.40%	2.85%	2.45%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	3.25%	3.65%	2.65%	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)	3.95%	4.45%	3.45%	3.95%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	25%	20%	25%	25%
	APP Index Cap Rate	2.00%	1.75%	2.00%	1.85%
DJIA®	MA Participation Rate (No Cap)	30%	25%	30%	25%
	APP Index Cap Rate	2.00%	1.85%	2.00%	1.95%
NASDAQ-100®	MPP Index Cap Rate	1.30%	1.10%	1.35%	1.15%
	APP Index Cap Rate	2.00%	1.80%	2.00%	1.90%
LBMA AFTERNOON (PM) GOLD PRICE	APP Index Cap Rate	2.00%	2.00%	2.00%	2.00%
FIXED ACCOUNT RATE		1.40%	1.20%	1.45%	1.25%
PREMIUM BONUS		2.50%	2.50%	3.00%	3.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		3.93%	3.73%	4.49%	4.28%

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)	25%	20%
	MPP Index Cap Rate	1.35%	1.15%
	Biennial PTP Index Cap Rate	4.70%	4.00%
	APP Index Cap Rate	2.10%	1.75%
	IPT Declared Rate	2.45%	2.10%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	3.75%	4.50%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	4.90%	5.50%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	25%	20%
	APP Index Cap Rate	1.85%	1.45%
DJIA®	MA Participation Rate (No Cap)	25%	20%
	APP Index Cap Rate	1.95%	1.55%
NASDAQ-100®	MPP Index Cap Rate	1.15%	0.95%
	APP Index Cap Rate	1.90%	1.55%
LBMA AFTERNOON (PM) GOLD PRICE	APP Index Cap Rate	2.00%	1.75%
FIXED ACCOUNT RATE		1.25%	1.05%
PREMIUM BONUS		2.50%	2.50%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		3.78%	3.57%

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North American Company
for Life and Health Insurance

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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)	25%	20%
	MPP Index Cap Rate	1.20%	1.05%
	Biennial PTP Index Cap Rate	4.25%	3.50%
	APP Index Cap Rate	1.80%	1.45%
	IPT Declared Rate	2.20%	1.80%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	4.30%	5.05%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	5.35%	5.95%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	20%	15%
	APP Index Cap Rate	1.55%	1.15%
DJIA®	MA Participation Rate (No Cap)	25%	20%
	APP Index Cap Rate	1.65%	1.25%
NASDAQ-100®	MPP Index Cap Rate	1.00%	0.80%
	APP Index Cap Rate	1.60%	1.25%
LBMA AFTERNOON (PM) GOLD PRICE	APP Index Cap Rate	1.85%	1.40%
FIXED ACCOUNT RATE		1.10%	0.90%
PREMIUM BONUS		2.50%	2.50%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		3.62%	3.42%

NAC IncomeChoiceSM 10

[Click For Product Info!](#)

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)	1.50%	1.95%
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)	2.70%	3.20%
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.

		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)	1.95%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	3.20%
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%

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			Click For Product Info!
High Band: \$200,000 or More; Low Band: Less Than \$200,000			
	High Band	Low Band	
3-YEAR	1.80%	1.50%	The 3-Year is back!
4-YEAR	2.00%	1.75%	
5-YEAR	2.85%	2.60%	
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			Click For Product Info!
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	1.75%	1.45%	The 3-Year is back!
4-YEAR	1.95%	1.70%	
5-YEAR	2.80%	2.55%	
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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Fixed Index Annuities

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

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[▶ Click For Product Info!](#)

		12 Plus	12	8 Plus	8
S&P 500®	MPP Index Cap Rate	1.65%	2.05%	1.60%	2.00%
	APP Index Cap Rate	2.85%	4.00%	2.75%	3.90%
	IPT Declared Rate	3.20%	4.25%	3.10%	4.15%
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	2.60%	3.80%	2.50%	3.70%
DJIA®	APP Index Cap Rate	2.70%	3.85%	2.60%	3.75%
NASDAQ-100®	MPP Index Cap Rate	1.50%	1.95%	1.45%	1.90%
	APP Index Cap Rate	2.65%	3.80%	2.55%	3.70%
RUSSELL 2000®	APP Index Cap Rate	2.70%	3.85%	2.60%	3.75%
EURO STOXX 50®	APP Index Cap Rate	3.00%	4.35%	2.90%	4.20%
HANG SENG	APP Index Cap Rate	3.05%	4.35%	2.90%	4.25%
FIXED ACCOUNT RATE		1.65%	2.25%	1.60%	2.20%
PREMIUM BONUS		7.00%	NA	4.00%	NA
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.76%	NA	5.66%	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	2.60%	3.35%
	IPT Declared Rate	2.90%	3.65%
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	2.30%	3.10%
DJIA®	APP Index Cap Rate	2.40%	3.15%
NASDAQ-100®	MPP Index Cap Rate	1.40%	1.70%
	APP Index Cap Rate	2.35%	3.15%
RUSSELL 2000®	APP Index Cap Rate	2.40%	3.15%
EURO STOXX 50®	APP Index Cap Rate	2.70%	3.55%
HANG SENG	APP Index Cap Rate	2.70%	3.60%
FIXED ACCOUNT RATE		1.50%	1.90%
PREMIUM BONUS		2.00%	NA
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)		3.53%	NA

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North American Precision Series®		Click For Product Info!	Click For Product Info!
		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%
DJIA®	DA Participation Rate	35%	35%
	APP Participation Rate	20%	20%
	APP Index Cap Rate	3.50%	4.25%
NASDAQ-100®	MPP Index Cap Rate	1.10%	1.15%
	APP Participation Rate	15%	20%
	APP Index Cap Rate	3.50%	4.25%
RUSSELL 2000®	DA Participation Rate	25%	25%
	APP Participation Rate	15%	15%
	APP Index Cap Rate	3.50%	4.25%
EURO STOXX 50®	APP Participation Rate	20%	20%
	APP Index Cap Rate	3.50%	4.25%
HINDSIGHT INDEX STRATEGY®	APP Participation Rate	15%	15%
	APP Index Cap Rate	3.50%	4.25%
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%

North American Charter®		Click For Product Info!	Click For Product Info!
		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%

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Fixed Index Annuities

North American Ten®		Click For Product Info!
		10-YEAR
S&P 500®	MA Index Cap Rate	3.10%
	MPP Index Cap Rate	1.50%
	APP Index Cap Rate	2.80%
S&P MIDCAP 400®	MA Index Cap Rate	2.65%
	APP Index Cap Rate	2.50%
DJIA®	MA Index Cap Rate	2.95%
	APP Index Cap Rate	2.65%
NASDAQ-100®	MPP Index Cap Rate	1.40%
	APP Index Cap Rate	2.55%
RUSSELL 2000®	MA Index Cap Rate	2.70%
	APP Index Cap Rate	2.55%
EURO STOXX 50®	APP Index Cap Rate	3.05%
HINDSIGHT INDEX STRATEGY®	APP Index Cap Rate	2.30%
FIXED ACCOUNT RATE		1.60%
PREMIUM BONUS		6.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		7.69%

Boomer Annuity®				Click For Product Info!
	1ST-YEAR RATE	PREMIUM BONUS (First 5 years)	1ST-YEAR YIELD (Fixed Rate + Premium Bonus)	
RATE	1.40%	5.00%	6.47%	

CA Boomer Annuity®			
	1ST-YEAR RATE	PREMIUM BONUS (First 5 years)	1ST-YEAR YIELD (Fixed Rate + Premium Bonus)
RATE	1.50%	5.00%	6.57%

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Annuity

Fixed Index Annuities

North American Freedom Choice®

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High Band: \$250,000 or More; Low Band: \$249,999 or Less

5% PENALTY-FREE OPTION		8-YEAR		10-YEAR		14-YEAR	
		High Band	Low Band	High Band	Low Band	High Band	Low Band
S&P 500®	MPP Index Cap Rate	1.90%	1.65%	2.10%	1.80%	2.55%	2.30%
	APP Index Cap Rate	3.90%	3.20%	4.45%	3.70%	5.80%	5.00%
S&P MIDCAP 400®	APP Index Cap Rate	3.60%	2.90%	4.10%	3.40%	5.40%	4.60%
DJIA®	APP Index Cap Rate	3.75%	3.05%	4.30%	3.55%	5.70%	4.85%
NASDAQ-100®	MPP Index Cap Rate	1.80%	1.55%	1.95%	1.75%	2.35%	2.15%
	APP Index Cap Rate	3.65%	2.95%	4.10%	3.45%	5.35%	4.65%
RUSSELL 2000®	APP Index Cap Rate	3.65%	2.95%	4.15%	3.45%	5.40%	4.65%
EURO STOXX 50®	APP Index Cap Rate	4.35%	3.55%	5.00%	4.15%	6.60%	5.65%
FIXED ACCOUNT RATE		2.15%	1.80%	2.40%	2.05%	3.00%	2.65%

10% PENALTY-FREE OPTION		8-YEAR		10-YEAR		14-YEAR	
		High Band	Low Band	High Band	Low Band	High Band	Low Band
S&P 500®	MPP Index Cap Rate	1.75%	1.55%	2.00%	1.70%	2.45%	2.15%
	APP Index Cap Rate	3.60%	3.00%	4.10%	3.40%	5.45%	4.55%
S&P MIDCAP 400®	APP Index Cap Rate	3.30%	2.70%	3.80%	3.10%	5.05%	4.20%
DJIA®	APP Index Cap Rate	3.45%	2.85%	4.00%	3.25%	5.30%	4.40%
NASDAQ-100®	MPP Index Cap Rate	1.70%	1.50%	1.85%	1.65%	2.25%	2.00%
	APP Index Cap Rate	3.35%	2.75%	3.80%	3.15%	5.05%	4.20%
RUSSELL 2000®	APP Index Cap Rate	3.35%	2.75%	3.85%	3.15%	5.10%	4.25%
EURO STOXX 50®	APP Index Cap Rate	4.00%	3.30%	4.60%	3.75%	6.20%	5.10%
FIXED ACCOUNT RATE		2.00%	1.70%	2.25%	1.90%	2.85%	2.45%

TX North American Freedom Choice®

High Band: \$250,000 or More; Low Band: \$249,999 or Less

10% PENALTY-FREE OPTION		8-YEAR		10-YEAR		14-YEAR	
		High Band	Low Band	High Band	Low Band	High Band	Low Band
S&P 500®	MPP Index Cap Rate	1.75%	1.55%	2.00%	1.70%	2.45%	2.15%
	APP Index Cap Rate	3.60%	3.00%	4.10%	3.00%	5.45%	4.55%
S&P MIDCAP 400®	APP Index Cap Rate	3.00%	3.00%	3.80%	3.00%	5.05%	4.20%
DJIA®	APP Index Cap Rate	3.45%	3.00%	4.00%	3.00%	5.30%	4.40%
NASDAQ-100®	MPP Index Cap Rate	1.70%	1.50%	1.85%	1.65%	2.25%	2.00%
	APP Index Cap Rate	3.35%	3.00%	3.80%	3.00%	5.05%	4.20%
RUSSELL 2000®	APP Index Cap Rate	3.00%	3.00%	3.85%	3.00%	5.10%	4.25%
EURO STOXX 50®	APP Index Cap Rate	4.00%	3.00%	4.60%	3.75%	6.20%	5.10%
FIXED ACCOUNT RATE		2.00%	1.70%	2.25%	1.90%	2.85%	2.45%

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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®.

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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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