

Annuity interest rates effective Nov. 6, 2018



Great news

1% premium bonus increase special on North American Charter® Plus
Effective Nov. 6 through Jan. 15*

3-year rate special on MYGA
Effective Nov. 6 through Dec. 31*

Summary of Changes:

- All-new Strategic Design AnnuitySM X, fixed index annuity
- 1% premium bonus increase special on North American Charter® Plus fixed index annuity (Nov. 6 through Jan.15)*
- 3-year rate special on North American Guarantee ChoiceSM 3 and North American Guarantee ChoiceSM II (California) multi-year guarantee annuity (MYGA) (Nov. 6 through Dec. 31)*
- 5-year rates increase on North American Guarantee ChoiceSM 5 and North American Guarantee ChoiceSM II (California) multi-year guarantee annuity
- No other rates change

*Premium bonus increase special is not available in North Dakota. The premium bonus and 3-year MYGA special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final.

Sales Support • 866-322-7066 • NorthAmericanCompany.com

Quick links: [State availability](#) • [Illustration software](#) • [Annuity e-APP](#)

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.

Abbreviation Key:

AptP = Annual Point-to-Point
 DA = Daily Average
 IPT = Inverse Performance Trigger

MA = Monthly Average
 MPtP = Monthly Point-to-Point
 Par.= Participation

PtP = Point-to-Point
 (No Cap) = Subject to Index Margin or Participation Rate limitations

Traditional fixed annuity

NAC FoundationChoice SM Plus					RegEd training code: 15SFGNAC_17
	7-year high band	7-year low band	10-year high band	10-year low band	
NAC FoundationChoice Plus	2.50%	2.20%	2.60%	2.30%	

High band: \$200,000 or more; Low band: less than \$200,000

The NAC FoundationChoiceSM Plus is issued on form NA1010A/ICC16-NA1010A.MVA (contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266
 6745Z | PRT 11-7-18

Annuity interest rates effective Nov. 6, 2018



Annuity

Fixed index annuities

Strategic Design AnnuitySM X

RegEd training code:
18SFGNAC_19

[Click here for highlight sheet](#)

			10-year	
S&P 500 [®]	MPtP Index Cap Rate		2.00%	
	APtP Index Cap Rate		5.25%	
	APtP Participation Rate (No Cap)		45%	
	APtP with Inverse Edge Trigger	Negative Index Return Threshold		-10.00%
		Base Declared Performance Rate		2.00%
Enhanced Declared Performance Rate		8.00%		
S&P MARC 5% ER	APtP Participation Rate (No Cap)		100%	
	Two-Year PtP Participation Rate (No Cap)		130%	
FIXED ACCOUNT RATE			2.35%	

The Strategic Design AnnuitySM X is issued on form NA1013A/ICC18-1013A.MVA (contract) by North American Company for Life and Health Insurance[®], West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

Strategic Design AnnuitySM X

Fixed index annuity with
the income X-factor



Double up

GLWB (guaranteed lifetime withdrawal benefit) value roll-up of **200 percent** of weighted average interest credited

Dynamic retirement income

With embedded benefits rider, penalty-free withdrawals **up to 32 percent**¹

Downturn protection

First-to-market **Inverse Edge Trigger** strategy; interest credits when index loses value – the bigger the loss, the bigger potential credit²

1. For a 0.95 percent annual charge calculated by multiplying the rider charge by the GLWB value on each contract anniversary and deducted from the accumulation value. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties. 32 percent is based on the first year of withdrawal being in year 8 or after. 2. Additional crediting method options are also available.

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Annuity

Fixed index annuities

NAC VersaChoice SM 10		RegEd training code: 17SFGNAC_21		Click here for highlight sheet	
High band: \$75,000 or more; Low band: \$20,000– \$74,999		10-year high band		10-year low band	
S&P 500 [®]	MPtP Index Cap Rate	2.35%		2.10%	
	APtP Index Cap Rate	6.00%		5.25%	
	APtP Participation Rate (No Cap)	45%		40%	
S&P MARC 5% ER	APtP Index Margin (No Cap)	0.00%		0.65%	
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	1.60%		2.25%	
FIXED ACCOUNT RATE		2.85%		2.50%	

The NAC VersaChoiceSM is issued on form NA1012A/ICC17-NA1012A.MVA (contract) by North American Company for Life and Health Insurance[®], West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

NAC VersaChoiceSM 10

Fixed index annuity

Give clients the versatility they want and the flexibility life demands



- **Innovative** optional enhanced liquidity benefit (ELB) rider (for an annual fee)
4 liquidity features, 2 based in part on six activities of daily living (ADLs)¹
- **Competitive accumulation potential** - variety of index strategies with multiple uncapped options (subject to index margin)
- Offers **flexibility and liquidity** in case the unexpected does happen

1. Company needs to receive acceptable written proof from a physician who has determined, in a manner consistent with accepted standards and practice for the diagnosis, that the client is unable to meet two of six ADLs with an expectation the condition(s) are permanent.

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1% premium bonus increase
special through Jan. 15*

* Premium bonus increase special is not available in **North Dakota**.

Previous bonus applies: 10-year 14-year

\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium	\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
7.00%	5.00%	10.00%	8.00%
9.03%	6.99%	12.42%	10.37%

Fixed index annuities

Premium Bonus
Fixed First-Year Yield

North American Charter® Plus

RegEd training code:
15SFGNAC_11

[Click here for highlight sheet](#)

See our [website](#) for product information.

		10-year	14-year
S&P 500®	DA Index Margin (No Cap)	3.05%	2.45%
	MPtP Index Cap Rate	1.50%	1.65%
	APtP Index Cap Rate	3.65%	4.15%
	APtP Participation Rate (No Cap)	30%	35%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APtP Index Margin (No Cap)	3.65%	3.00%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PtP Index Margin (No Cap) (1-Year Margin shown; 2-Year Margin is Margin shown x 2)	4.90%	4.15%
NASDAQ-100®	MPtP Index Cap Rate	1.20%	1.40%
FIXED ACCOUNT RATE		1.90%	2.20%
	PREMIUM BANDS:	\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
PREMIUM BONUS	Percentage shown includes the 1% premium bonus increase	8.00%	6.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed rate + premium bonus)		10.05%	8.01%
		13.44%	11.39%

North American Charter® Plus State variations for AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

See our [website](#) for product information.

		10-year
S&P 500®	DA Index Margin (No Cap)	3.30%
	MPtP Index Cap Rate	1.40%
	APtP Index Cap Rate	3.50%
	APtP Participation Rate (No Cap)	25%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APtP Index Margin (No Cap)	3.85%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PtP Index Margin (No Cap) (1-Year Margin shown; 2-Year Margin is Margin shown x 2)	5.15%
NASDAQ-100®	MPtP Index Cap Rate	1.15%
FIXED ACCOUNT RATE		1.80%
	PREMIUM BANDS:	\$75,000+ Initial Premium
PREMIUM BONUS	Percentage shown includes the 1% premium bonus increase	8.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed rate + premium bonus)		9.94%
		7.90%

The North American Charter® Plus 10 is issued on form NC/NA1007A, ICC15-NA1007A (certificate/contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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Fixed index annuities

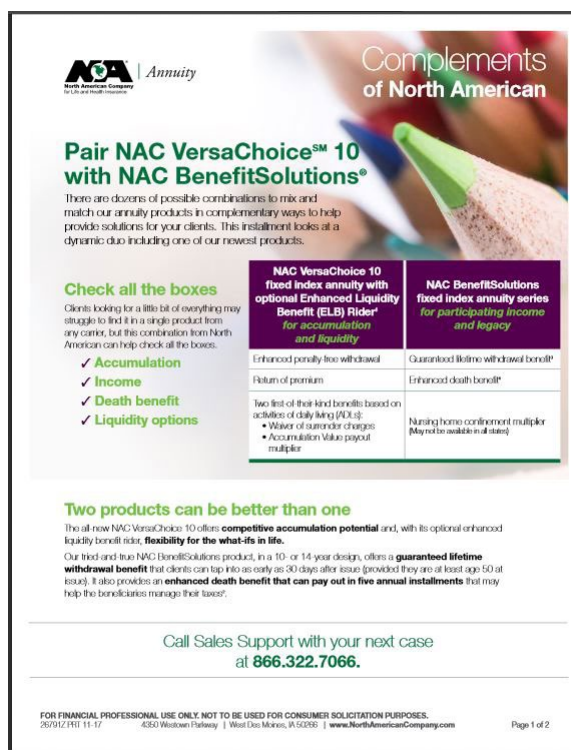
NAC BenefitSolutions®		RegEd training code: 15SFGNAC_01	Click here for highlight sheet	
			10-year	14-year
S&P 500®	MA Participation Rate (No Cap)		80%	95%
	MPtP Index Cap Rate		2.40%	2.70%
	APtP Index Cap Rate		6.20%	7.10%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)		1.50%	0.80%
DJIA®	MA Participation Rate (No Cap)		75%	85%
NASDAQ-100®	MPtP Index Cap Rate		1.80%	2.05%
FIXED ACCOUNT RATE			2.90%	3.35%

The NAC BenefitSolutionsSM is issued on form NC/NA1006A/ICC14-NA1006A (certificate/contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

Have you checked out the recent sales tool?

Pairing NAC VersaChoice 10 with NAC BenefitSolutions.

Click the image to find out more.



Complements of North American

Pair NAC VersaChoiceSM 10 with NAC BenefitSolutions®

There are dozens of possible combinations to mix and match our annuity products in complementary ways to help provide solutions for your clients. This installment looks at a dynamic duo including one of our newest products.

NAC VersaChoice 10 fixed index annuity with optional Enhanced Liquidity Benefit (ELB) Rider ¹ for accumulation and liquidity	NAC BenefitSolutions fixed index annuity series for participating income and legacy
Enhanced penalty free withdrawal	Guaranteed lifetime withdrawal benefit ²
Return of premium	Enhanced death benefit ³
Two first of their kind benefits based on activation of daily living (DL) fee: • Waiver of surrender charges • Accumulation Value payout multiplier	Nursing home confinement multiplier (May not be available in all states)

Check all the boxes
Clients looking for a little bit of everything may struggle to find it in a single product from any carrier, but the combination from North American can help check all the boxes.

- ✓ Accumulation
- ✓ Income
- ✓ Death benefit
- ✓ Liquidity options

Two products can be better than one
The all new NAC VersaChoice 10 offers **competitive accumulation potential** and, with its optional enhanced liquidity benefit rider, **flexibility for the what-ifs in life**. Our fixed and true NAC BenefitSolutions product, in a 10- or 14-year design, offers a **guaranteed lifetime withdrawal benefit** that clients can tap into as early as 30 days after issue (provided they are at least age 50 at issue). It also provides an **enhanced death benefit that can pay out in five annual installments** that may help the beneficiaries manage their taxes⁴.

Call Sales Support with your next case at **866.322.7066**.

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Annuity

Fixed index annuities

NAC RetireChoice®

RegEd training code:
15SFGNAC_09

[Click here for highlight sheet](#)

High band: \$250,000 or more; Low band: \$20,000 – \$249,999 <i>See our website for product information.</i>		10-year		14-year	
		High band	Low band	High band	Low band
S&P 500®	MA Participation Rate (No Cap)	70%	65%	85%	80%
	MPtP Index Cap Rate	2.20%	2.00%	2.50%	2.35%
	Biennial PtP Index Cap Rate	10.00%	9.55%	11.90%	11.15%
	APtP Index Cap Rate	5.50%	5.20%	6.40%	6.00%
	IPT Declared Rate	6.60%	6.35%	7.60%	7.25%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.00%	2.30%	1.30%	1.50%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PtP Index Margin (No Cap) <small>(1-Year Margin shown; 2-Year Margin is Margin shown x 2)</small>	2.90%	3.30%	2.10%	2.45%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	65%	60%	75%	70%
	APtP Index Cap Rate	4.00%	3.80%	4.75%	4.45%
DJIA®	MA Participation Rate (No Cap)	65%	60%	80%	75%
	APtP Index Cap Rate	4.20%	4.00%	4.95%	4.65%
NASDAQ-100®	MPtP Index Cap Rate	1.65%	1.55%	1.85%	1.80%
	APtP Index Cap Rate	4.20%	4.05%	4.95%	4.70%
LBMA AFTERNOON (PM) GOLD PRICE	APtP Index Cap Rate	5.15%	4.90%	6.30%	5.85%
FIXED ACCOUNT RATE		2.60%	2.50%	3.00%	2.85%
PREMIUM BONUS		2.00%	2.00%	3.00%	3.00%
FIXED ACCOUNT 1ST-YEAR YIELD <small>(Fixed rate + premium bonus)</small>		4.65%	4.55%	6.09%	5.93%

The NAC RetireChoice® is issued on form LC/LS160A (certificate/contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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Annuity

Fixed index annuities

NAC IncomeChoice® 7

RegEd training code:
15SFGNAC_13

[Click here for highlight sheet](#)

High band: \$250,000 or more; Low band: \$20,000 – \$249,999			7-year high band	7-year low band
S&P 500®	MPtP Index Cap Rate		1.80%	1.75%
	APtP Index Cap Rate		4.75%	4.40%
	APtP Participation Rate (No Cap)		35%	33%
S&P MARC 5% ER	APtP Index Margin (No Cap)		1.20%	1.60%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	5.50%	6.00%
		Base Participation Rate	30%	30%
		Enhanced Participation Rate	115%	115%
	APtP Index Margin (No Cap)		2.75%	3.10%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PtP Index Margin (No Cap) <small>(1-Year Margin shown; 2-Year Margin is Margin shown x 2)</small>		3.75%	4.10%
FIXED ACCOUNT RATE			2.15%	2.00%
GLWB BONUS			5.00%	5.00%

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Annuity

Fixed index annuities

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

RegEd training code:
15SFGNAC_16

[Click here for highlight sheet](#)

See our website for product information.		12 Plus	12	8 Plus	8	
S&P 500®	MPtP Index Cap Rate	1.70%	2.15%	1.60%	2.00%	
	APtP Index Cap Rate	4.25%	5.60%	4.15%	5.50%	
	IPT Declared Rate	5.75%	7.60%	5.50%	7.35%	
S&P MARC 5% ER	APtP Index Margin (No Cap)	1.25%	0.00%	1.35%	0.00%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	6.00%	4.00%	6.50%	4.50%
		Base Participation Rate	30%	35%	30%	35%
		Enhanced Participation Rate	120%	120%	120%	120%
	APtP Index Margin (No Cap)	2.90%	1.70%	3.00%	1.80%	
S&P MIDCAP 400®	APtP Index Cap Rate	3.35%	4.75%	3.20%	4.55%	
DJIA®	APtP Index Cap Rate	3.55%	4.95%	3.35%	4.75%	
NASDAQ-100®	MPtP Index Cap Rate	1.40%	1.85%	1.35%	1.80%	
	APtP Index Cap Rate	3.55%	4.95%	3.40%	4.80%	
RUSSELL 2000®	APtP Index Cap Rate	3.55%	5.00%	3.40%	4.80%	
EURO STOXX 50®	APtP Index Cap Rate	5.45%	8.60%	5.10%	8.10%	
HANG SENG	APtP Index Cap Rate	4.90%	7.05%	4.60%	6.75%	
FIXED ACCOUNT RATE		2.25%	3.00%	2.15%	2.90%	
PREMIUM BONUS		5.00%	NA	3.00%	NA	
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed rate + premium bonus)		7.36%	NA	5.21%	NA	

The Performance Choice® is issued on form LC/LS160A (certificate/contract), NA1007A/ICC16-NA1007A.MVA (contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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MYGA 3-year rate special through Dec. 31

Great new 5-year rates

Multi-year guarantee annuity

North American Guarantee ChoiceSM <i>Multi-year guarantee annuity</i>		
RegEd training code: 15SFGNAC_05 Click here for highlight sheet		
High band: \$100,000 or more; Low band: less Than \$100,000 6- through 10-year rates not available in DE and FL		
	High band	Low band
North American Guarantee Choice 3	3.00%	2.65%
North American Guarantee Choice 4	2.75%	2.40%
North American Guarantee Choice 5	3.40%	3.05%
North American Guarantee Choice 6	3.10%	2.80%
North American Guarantee Choice 7	3.15%	2.85%
North American Guarantee Choice 8	3.20%	2.95%
North American Guarantee Choice 9	3.25%	3.00%
North American Guarantee Choice 10	3.35%	3.10%

For California: North American Guarantee ChoiceSM II <i>Multi-year guarantee annuity</i>		
High band: \$100,000 or more; Low band: less than \$100,000		
	High band	Low band
3- Year	3.00%	2.65%
4-Year	2.75%	2.40%
5-Year	3.40%	3.05%
Not available		

The North American Guarantee ChoiceSM is issued on form NA1011A/ICC17-NA1011A (contract) and the North American Guarantee ChoiceSM II is issued on form NA1000A04.0510 (contract - California only) by North American Company for Life and Health Insurance®, West Des Moines, IA. Insurance products and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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New business guidelines

Fixed index annuity products

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 of the application received date. If the 45th day 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 ACCOUNTS:

Crediting methods such as index cap rates, Participation rates, and index margins apply to index accounts only; not to the fixed account. Crediting methods and indexes are not available on all products or in all states.

The "S&P 500[®]", "S&P Multi-Asset Risk Control 5% Excess Return Index", "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 ("SPDJ") 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. 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 ("SPDJ") using the same methodology as used currently.

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.

Multi-year guarantee annuity (MYGA) products

Applications must be signed prior to the effective date and received in the home office within 10 calendar days to hold previous rates. For rates on 1035 exchanges/transfers, the applicant will receive the greater interest rate in effect at the application signed date or receipt of premium at the Home Office, if received within 60 days of the application signed date. If the 60th day is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates. Funds received after 60 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.

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