

Annuity interest rates effective Feb. 5, 2019



Annuity

Competitive margins remain on S&P MARC 5% ER

Annual Point-to-Point Margin (No Cap)

0.00% margin

Performance Choice®
8 and 12

0.00% margin

NAC VersaChoiceSM
high-band rate

1% premium bonus increase special extended Special on North American Charter® Plus extended until further notice¹

1. Premium bonus increase special is not available in North Dakota. The premium bonus increase 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. No exceptions will be made.

Changes have been made to a variety of indexes and crediting methods including:

- Margins increase on S&P 500® Low Volatility Daily Risk Control 5% and 8%
- Participation rates decrease on S&P® 500
- Special ends - North American Guarantee ChoiceSM 3 multi-year guarantee annuity rates decrease
- No change on Strategic Design AnnuitySM or NAC IncomeChoice® 10 fixed index annuity



NEW Interactive rate sheet

When you see this
symbol, click to
watch a quick video
about our products

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

Questions? Call Sales Support 866-322-7066 NorthAmericanCompany.com

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Top-tier income potential

NAC IncomeChoice®
10 is back!

Fixed index annuities

NAC IncomeChoice® 10

RegEd training code:
15SFGNAC_13

[Click here for highlight sheet](#)

High band: \$250,000 or more; Low band: \$20,000 – \$249,999			10-year high band	10-year low band
S&P 500®	MPtP Index Cap Rate		1.65%	1.50%
	APtP Index Cap Rate		4.30%	4.15%
	APtP Participation Rate (No Cap)		30%	30%
S&P MARC 5% ER	APtP Index Margin (No Cap)		1.00%	1.25%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	7.50%	8.00%
		Base Participation Rate	30%	30%
		Enhanced Participation Rate	115%	110%
	APtP Index Margin (No Cap)		3.65%	3.90%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PtP Index Margin (No Cap) (1-Year Margin shown; 2-Year Margin is Margin shown x 2)		4.55%	4.80%
FIXED ACCOUNT RATE			1.90%	1.80%
GLWB BONUS			5.00%	5.00%

The NAC IncomeChoice® is issued on form NA1004A/NA1007A/ICC16-NA1009A (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 interest rates effective Feb. 5, 2019



Annuity

Fixed index annuities

Strategic Design AnnuitySM X



RegEd training code:
18SFGNAC_19

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		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.

Visit our microsite for rates, materials, on demand webinars and more...

[More SDA X info](#)

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Annuity interest rates effective Feb. 5, 2019

Fixed index annuities



NAC VersaChoiceSM 10

RegEd training code:
17SFGNAC_21

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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)	35%	30%
S&P MARC 5% ER	APtP Index Margin (No Cap)	0.00%	0.00%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.40%	3.15%
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.

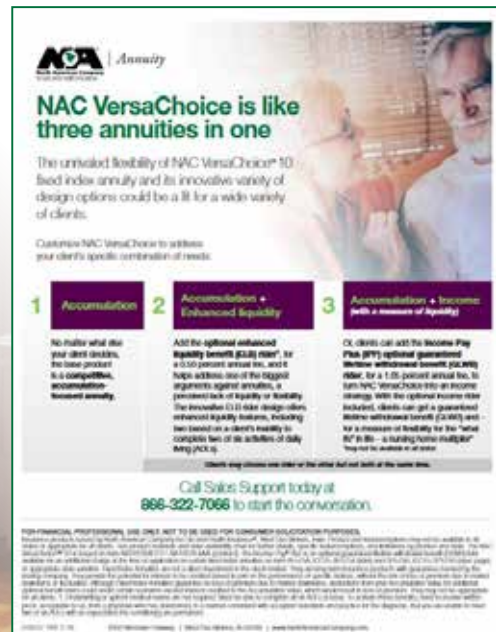
NAC VersaChoiceSM 10

fixed index annuity

Give clients the versatility they want and the flexibility life demands



Click to download the “three annuities in one” flyer now



NAC VersaChoice is like three annuities in one

The unmatched flexibility of NAC VersaChoiceSM 10 fixed index annuity and its innovative variety of design options could be a fit for a wide variety of clients.

Customize NAC VersaChoice to address your client's specific combination of needs:

- 1 Accumulation**
No matter what this year's stock declines, the base product is a competitive, accumulation-focused annuity.
- 2 Accumulation + Enhanced Liquidity**
Add the optional enhanced liquidity benefit ("Daily Rider") for a 0.50 percent annual fee, and a huge addition over the biggest arguments against annuities, a guaranteed lack of liquidity or flexibility. The included (1) 10-day re-annuity option, including enhanced liquidity features, including loan based on a client's liquidity to complete two of the activities of daily living (ADLs).
- 3 Accumulation + Income (with a measure of liquidity)**
OK, clients can add the Income Plus (IPtP) optional guaranteed lifetime withdrawal benefit, payable either for a 1.05 percent annual fee, to turn NAC VersaChoice into an income annuity. With the optional Income Rider included, clients can get a guaranteed lifetime withdrawal benefit (GLWB) and for a measure of flexibility for the "actual R" in life – a "living income multiplier" (see page 10 in contract).

Call Sales Support today at **866-322-7066** to start the conversation.

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1% premium bonus increase
special extended until further notice*

* 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)	6.95%	6.05%
	MPtP Index Cap Rate	1.50%	1.65%
	APtP Index Cap Rate	3.65%	4.15%
	APtP Participation Rate (No Cap)	22%	27%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APtP Index Margin (No Cap)	4.60%	3.65%
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)	5.65%	4.55%
NASDAQ-100®	MPtP Index Cap Rate	1.50%	1.70%
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)	7.25%
	MPtP Index Cap Rate	1.40%
	APtP Index Cap Rate	3.50%
	APtP Participation Rate (No Cap)	20%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APtP Index Margin (No Cap)	4.80%
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)	5.90%
NASDAQ-100®	MPtP Index Cap Rate	1.45%
FIXED ACCOUNT RATE		1.80%
PREMIUM BANDS:		\$75,000+ Initial Premium
		\$20,000-\$74,999 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%

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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)	55%	65%
	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)	2.00%	1.50%
DJIA®	MA Participation Rate (No Cap)	55%	60%
NASDAQ-100®	MPtP Index Cap Rate	2.10%	2.35%
FIXED ACCOUNT RATE		2.90%	3.35%

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Annuity

Fixed index annuities

NAC RetireChoice®



RegEd training code:
15SFGNAC_09

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High band: \$250,000 or more;
Low band: \$20,000 – \$249,999
See our [website](#) for product information.

		10-year	
		High band	Low band
S&P 500®	MA Participation Rate (No Cap)	50%	50%
	MPtP Index Cap Rate	2.20%	2.00%
	Biennial PtP Index Cap Rate	10.95%	10.45%
	APtP Index Cap Rate	5.50%	5.20%
	IPT Declared Rate	5.95%	5.75%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.60%	2.85%
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>	3.30%	3.60%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	45%	45%
	APtP Index Cap Rate	4.25%	4.10%
DJIA®	MA Participation Rate (No Cap)	50%	45%
	APtP Index Cap Rate	4.55%	4.35%
NASDAQ-100®	MPtP Index Cap Rate	1.90%	1.85%
	APtP Index Cap Rate	4.40%	4.20%
LBMA AFTERNOON (PM) GOLD PRICE	APtP Index Cap Rate	4.90%	4.65%
FIXED ACCOUNT RATE		2.60%	2.50%
PREMIUM BONUS		2.00%	2.00%
FIXED ACCOUNT 1ST-YEAR YIELD <small>(Fixed rate + premium bonus)</small>		4.65%	4.55%

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

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



RegEd training code:
15SFGNAC_16

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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	5.20%	6.90%	4.95%	6.65%	
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	7.00%	5.00%	6.50%	4.50%
		Base Participation Rate	25%	30%	25%	30%
		Enhanced Participation Rate	100%	100%	115%	115%
	APtP Index Margin (No Cap)	4.45%	2.60%	4.50%	2.65%	
S&P MIDCAP 400 [®]	APtP Index Cap Rate	3.60%	5.05%	3.45%	4.85%	
DJIA [®]	APtP Index Cap Rate	3.85%	5.40%	3.65%	5.15%	
NASDAQ-100 [®]	MPtP Index Cap Rate	1.70%	2.15%	1.65%	2.10%	
	APtP Index Cap Rate	3.70%	5.15%	3.55%	4.95%	
RUSSELL 2000 [®]	APtP Index Cap Rate	3.65%	5.10%	3.45%	4.90%	
EURO STOXX 50 [®]	APtP Index Cap Rate	4.85%	7.25%	4.55%	6.90%	
HANG SENG	APtP Index Cap Rate	4.15%	5.95%	3.90%	5.70%	
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	

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Multi-year guarantee annuity (MYGA)



North American Guarantee ChoiceSM

RegEd training code:
15SFGNAC_05

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High band: \$100,000 or more; Low band: Less than \$100,000; 7- and 10-year rates not available in California, Delaware, and Florida

	High band	Low band
North American Guarantee Choice 3	2.75%	2.40%
North American Guarantee Choice 5	3.40%	3.05%
North American Guarantee Choice 7	3.15%	2.85%
North American Guarantee Choice 10	3.35%	3.10%

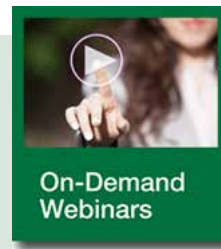
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New business guidelines

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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- Required training on our products can be found on our website under the training center or on RegEd at <https://secure.reged.com/TrainingPlatform>
- Illustrations on our popular SPIA or other annuities can be run on our website.

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