

# Annuity interest rates effective April 5, 2018

## Summary of Changes:

- North American Guarantee Choice<sup>SM</sup> and North American Guarantee Choice<sup>SM</sup> II (California) multi-year guarantee annuity 5- and 10-year rates increase.
- No other rates change.

## Questions?

Call Sales Support  
**866-322-7066**

[NorthAmericanCompany.com](http://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 annuities

## NAC FoundationChoice<sup>SM</sup> Plus

[Click here for highlight sheet](#)

RegEd training code:  
15SFGNAC\_17

	7 Year High Band	7 Year Low Band	10 Year High Band	10 Year Low Band
NAC FoundationChoice Plus	2.05%	1.75%	2.25%	1.90%

High Band: \$200,000 or More; Low Band: Less Than \$200,000

The NAC FoundationChoice<sup>SM</sup> 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 interest rates effective April 5, 2018



Annuity

Fixed index annuities

NAC VersaChoice <sup>SM</sup> 10		RegEd training code: 15SFGNAC_21		<a href="#">Click here for highlight sheet</a>	
High Band: \$75,000 or More; Low Band: \$20,000– \$74,999		10-YEAR High Band	10-YEAR Low Band		
S&P 500 <sup>®</sup>	MPtP Index Cap Rate	2.00%	1.85%		
	APtP Index Cap Rate	5.25%	4.60%		
	APtP Participation Rate (No Cap)	40%	35%		
S&P MARC 5% ER	APtP Index Margin (No Cap)	0.50%	1.15%		
S&P 500 <sup>®</sup> LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.15%	2.75%		
FIXED ACCOUNT RATE		2.50%	2.10%		

The NAC VersaChoice<sup>SM</sup> is issued on form NA1012A/ICC17-NA1012A.MVA (contract) by North American Company for Life and Health Insurance<sup>®</sup>, 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 VersaChoice<sup>SM</sup> 10

Fixed index annuity

**First-to-market  
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).<sup>1</sup>
- **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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Annuity

Fixed index annuities

## North American Charter® Plus

RegEd training code:  
15SFGNAC\_11

[Click here for highlight sheet](#)

See our <a href="#">website</a> for product information.		10-YEAR		14-YEAR	
S&P 500®	DA Index Margin (No Cap)	3.35%		2.60%	
	MPtP Index Cap Rate	1.40%		1.50%	
	APtP Index Cap Rate	3.30%		3.85%	
	APtP Participation Rate (No Cap)	25%		30%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APtP Index Margin (No Cap)	5.35%		4.15%	
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)	6.75%		5.35%	
NASDAQ-100®	MPtP Index Cap Rate	1.00%		1.25%	
FIXED ACCOUNT RATE		1.40%		1.70%	
PREMIUM BANDS:		\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium	\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
PREMIUM BONUS		7.00%	5.00%	10.00%	8.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.49%	6.47%	11.87%	9.83%

## 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 <a href="#">website</a> for product information.		10-YEAR	
S&P 500®	DA Index Margin (No Cap)	3.60%	
	MPtP Index Cap Rate	1.35%	
	APtP Index Cap Rate	3.15%	
	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)	5.70%	
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)	7.20%	
NASDAQ-100®	MPtP Index Cap Rate	0.95%	
FIXED ACCOUNT RATE		1.30%	
PREMIUM BANDS:		\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
PREMIUM BONUS		7.00%	5.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.39%	6.36%

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# Annuity interest rates effective April 5, 2018

## Fixed index annuities

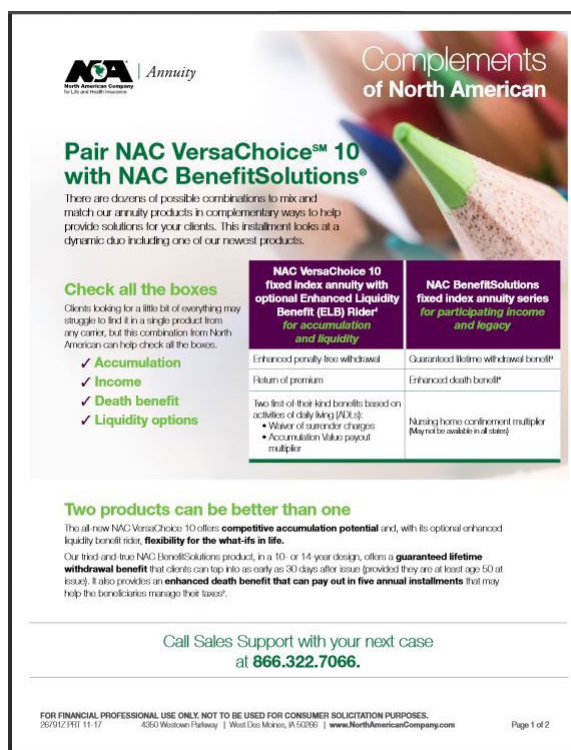
NAC BenefitSolutions®		RegEd training code: 15SFGNAC_01	Click here for highlight sheet	
			10-YEAR	14-YEAR
S&P 500®	MA Participation Rate (No Cap)		70%	90%
	MPtP Index Cap Rate		2.20%	2.50%
	APtP Index Cap Rate		5.40%	6.40%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)		2.35%	1.50%
DJIA®	MA Participation Rate (No Cap)		65%	85%
NASDAQ-100®	MPtP Index Cap Rate		1.50%	1.90%
FIXED ACCOUNT RATE			2.50%	3.00%

The NAC BenefitSolutions<sup>SM</sup> 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 VersaChoice<sup>SM</sup> 10 with NAC BenefitSolutions<sup>®</sup>**

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 <sup>1</sup> for accumulation and liquidity	NAC BenefitSolutions fixed index annuity series for participating income and legacy
Enhanced penalty free withdrawal	Guaranteed lifetime withdrawal benefit <sup>2</sup>
Return of premium	Enhanced death benefit <sup>3</sup>
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 taxes<sup>4</sup>.

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 <a href="#">website</a> 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	1.90%	1.80%	2.20%	2.10%
	Biennial PtP Index Cap Rate	9.10%	8.20%	11.10%	10.40%
	APtP Index Cap Rate	4.80%	4.50%	5.70%	5.30%
	IPT Declared Rate	5.05%	4.65%	5.90%	5.60%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.90%	3.25%	1.95%	2.30%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PtP Index Margin (No Cap) (Annual Index Margin Shown)	3.95%	4.40%	2.85%	3.20%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	60%	55%	70%	70%
	APtP Index Cap Rate	3.80%	3.45%	4.65%	4.35%
DJIA®	MA Participation Rate (No Cap)	65%	60%	80%	75%
	APtP Index Cap Rate	3.85%	3.50%	4.70%	4.40%
NASDAQ-100®	MPtP Index Cap Rate	1.55%	1.40%	1.80%	1.70%
	APtP Index Cap Rate	3.95%	3.60%	4.80%	4.50%
LBMA AFTERNOON (PM) GOLD PRICE	APtP Index Cap Rate	4.65%	4.15%	5.85%	5.40%
FIXED ACCOUNT RATE		2.25%	2.00%	2.70%	2.50%
PREMIUM BONUS		2.00%	2.00%	3.00%	3.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		4.29%	4.04%	5.78%	5.57%

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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	1.70%	1.65%
	APtP Index Cap Rate	4.00%	3.70%
	APtP Participation Rate (No Cap)	30%	28%
S&P MARC 5% ER	APtP Index Margin (No Cap)	1.50%	1.85%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	8.00%
		Base Participation Rate	30%
		Enhanced Participation Rate	100%
	APtP Index Margin (No Cap)	4.00%	4.30%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PtP Index Margin (No Cap) (Annual Index Margin Shown)	5.15%	5.60%
FIXED ACCOUNT RATE		1.75%	1.60%
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 <a href="#">website</a> for product information.		12 Plus	12	8 Plus	8	
S&P 500®	MPtP Index Cap Rate	1.50%	2.10%	1.40%	1.85%	
	APtP Index Cap Rate	3.75%	5.30%	3.60%	4.70%	
	IPT Declared Rate	3.85%	5.55%	3.80%	4.90%	
S&P MARC 5% ER	APtP Index Margin (No Cap)	2.60%	0.25%	2.70%	0.80%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	8.00%	5.00%	8.00%	6.00%
		Base Participation Rate	25%	30%	20%	25%
		Enhanced Participation Rate	110%	110%	105%	105%
	APtP Index Margin (No Cap)	4.25%	2.35%	4.35%	3.00%	
S&P MIDCAP 400®	APtP Index Cap Rate	2.70%	4.30%	2.65%	3.70%	
DJIA®	APtP Index Cap Rate	2.75%	4.35%	2.70%	3.70%	
NASDAQ-100®	MPtP Index Cap Rate	1.20%	1.70%	1.15%	1.50%	
	APtP Index Cap Rate	2.85%	4.45%	2.80%	3.80%	
RUSSELL 2000®	APtP Index Cap Rate	2.80%	4.40%	2.75%	3.75%	
EURO STOXX 50®	APtP Index Cap Rate	3.80%	6.30%	3.70%	5.25%	
HANG SENG	APtP Index Cap Rate	3.80%	6.15%	3.75%	5.20%	
FIXED ACCOUNT RATE		1.65%	2.50%	1.50%	2.20%	
PREMIUM BONUS		7.00%	NA	3.00%	NA	
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.76%	NA	4.54%	NA	

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# Annuity interest rates effective April 5, 2018



Annuity

## Multi-year guarantee annuity

<b>North American Guarantee Choice<sup>SM</sup></b> <i>Multi-Year Guarantee Annuity</i>		
RegEd training code: 15SFGNAC_05 <a href="#">Click here for highlight sheet</a>		
High Band: \$200,000 or More; Low Band: Less Than \$200,000 6- through 10-year rates not available in DE and FL		
	High Band	Low Band
North American Guarantee Choice 3	2.05%	1.75%
North American Guarantee Choice 4	2.40%	2.15%
North American Guarantee Choice 5	3.20%	2.90%
North American Guarantee Choice 6	2.70%	2.45%
North American Guarantee Choice 7	2.80%	2.55%
North American Guarantee Choice 8	2.90%	2.70%
North American Guarantee Choice 9	3.00%	2.80%
North American Guarantee Choice 10	3.25%	3.05%

<b>FOR CA - North American Guarantee Choice<sup>SM</sup> II</b> <i>Multi-Year Guarantee Annuity</i>		
High Band: \$200,000 or More; Low Band: Less Than \$200,000		
	High Band	Low Band
3- Year	2.05%	1.75%
4-Year	2.40%	2.15%
5-Year	3.20%	2.90%
Not Available		

The North American Guarantee Choice<sup>SM</sup> is issued on form NA1011A/ICC17-NA1011A (contract) and the North American Guarantee Choice<sup>®</sup> II is issued on form NA1000A04.0510 (contract - California only) by North American Company for Life and Health Insurance<sup>®</sup>, 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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# Annuity interest rates effective April 5, 2018

## 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.

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 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 SPDJ and sublicensed for certain purposes by the Company. Products are not sponsored, endorsed, sold or promoted by SPDJ, 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).

### 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.

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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- 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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