

North American Company for Life and Health Insurance Annuity Interest Rates & Features

Effective January 19, 2012

Applications must be received prior to this date to hold previous rates. Rates on 1035 Exchanges/Transfers will be held 45 calendar days from the date the application was received in the Home Office. Faxed 1035 Exchange/Transfer applications will be accepted in order to hold current interest rates and Participation Rates/Index Cap Rates; however, original documentation must be received the next business day in order to process the Transfer/Exchange. 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 and Participation Rates/Index Cap

Rates. Funds received after 45 days will receive the applicable interest rate and/or Participation Rate/Index Cap Rate that is in effect when funds are received. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice. Please consult the State Approval Chart (6746Z) for more details.

MA - Monthly Average
DA - Daily Average
APP - Annual Point-to-Point
MPP - Monthly Point-to-Point
IPT - Inverse Performance Trigger

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Fixed Index Annuities

INDEX CAP RATE PRODUCTS²

North American Ten^{® 4}

FEATURES	10-YEAR OPTION		
	MA	APP	MPP [#]
S&P 500 [®]	2.20%	2.05%	1.25%
DJIA SM	2.15%	2.00%	N/A
S&P MIDCAP 400 [®]	2.00%	2.00%	N/A
RUSSELL 2000 [®]	2.00%	2.00%	N/A
NASDAQ-100 [®]	N/A	2.00%	1.15%
EURO STOXX 50 [®]	N/A	2.20%	N/A
HINDSIGHT INDEX STRATEGY ^{® 7}	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.15%		
PREMIUM BONUS ⁹	7.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	8.23% <small>(First-year yield = 1.15% Fixed Rate + 7.00% Premium Bonus⁹)</small>		

North American Paramount Choice Ten^{® 4}

FEATURES	10-YEAR OPTION		
	MA	APP	MPP [#]
S&P 500 [®]	2.15%	2.00%	1.20%
DJIA SM	2.05%	2.00%	N/A
S&P MIDCAP 400 [®]	2.00%	2.00%	N/A
RUSSELL 2000 [®]	2.00%	2.00%	N/A
NASDAQ-100 [®]	N/A	2.00%	1.10%
EURO STOXX 50 [®]	N/A	2.10%	N/A
FIXED ACCOUNT RATE	1.10%		
PREMIUM BONUS ⁹	7.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	8.17% <small>(First-year yield = 1.10% Fixed Rate + 7.00% Premium Bonus⁹)</small>		

North American CharterSM Series³

FEATURES	7-YEAR OPTION			10-YEAR OPTION			14-YEAR OPTION		
	DA	APP	MPP [#]	DA	APP	MPP [#]	DA	APP	MPP [#]
S&P 500 [®]	2.00% [*]	2.00% [*]	1.00%	2.55% [*]	2.30% [*]	1.40%	3.00% [*]	2.75% [*]	1.60%
DJIA SM	2.00% [*]	2.00% [*]	N/A	2.45% [*]	2.20% [*]	N/A	3.00% [*]	2.65% [*]	N/A
S&P MIDCAP 400 [®]	2.00% [*]	2.00% [*]	N/A	2.25% [*]	2.10% [*]	N/A	2.75% [*]	2.55% [*]	N/A
RUSSELL 2000 [®]	2.00% [*]	2.00% [*]	N/A	2.15% [*]	2.05% [*]	N/A	2.60% [*]	2.50% [*]	N/A
NASDAQ-100 [®]	N/A	2.00% [*]	1.00%	N/A	2.10% [*]	1.30%	N/A	2.50% [*]	1.50%
EURO STOXX 50 [®]	N/A	2.00% [*]	N/A	N/A	2.55% [*]	N/A	N/A	3.05% [*]	N/A
HINDSIGHT INDEX STRATEGY ^{® 7}	N/A	2.00% ⁺	N/A	N/A	2.50% ⁺	N/A	N/A	2.35% ⁺	N/A
FIXED ACCOUNT RATE	1.00% [*]			1.30% [*]			1.50% [*]		
PREMIUM BONUS ⁹	N/A			5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	1.00%			6.36% <small>(First-year yield = 1.30% Fixed Rate + 5.00% Premium Bonus⁹)</small>			11.65% <small>(First-year yield = 1.50% Fixed Rate + 10.00% Premium Bonus⁹)</small>		

For Texas Only: ^{*}Index Cap Rate 4.00%.
⁺Index Cap Rate 3.00%.
^{*}Fixed Account Rate 2.00%

Formula Choice^{® 3}

FEATURES	5-YEAR SURRENDER CHARGE	
	APP	MPP [#]
S&P 500 [®]	2.00% [^]	1.00%
DJIA SM	2.00% [^]	N/A
S&P MIDCAP 400 [®]	2.00% [^]	N/A
RUSSELL 2000 [®]	2.00% [^]	N/A
NASDAQ-100 [®]	2.00% [^]	1.00%
EURO STOXX 50 [®]	2.00% [^]	N/A
FIXED ACCOUNT RATE	1.00% [!]	

For Texas Only: [^]Index Cap Rate 4.00%.
[!]Fixed Account Rate 2.00%



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North American Annuity Interest Rates & Features

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Fixed Index Annuities

INDEX CAP RATE ONLY PRODUCTS²

Performance Choice[®] 12 Plus⁴

FEATURES	12-YEAR		
	APP	MPP	IPT*
S&P 500 [®]	3.20%	1.80%	3.40%
DJIA SM	3.10%	N/A	N/A
S&P MIDCAP 400 [®]	3.00%	N/A	N/A
RUSSELL 2000 [®]	2.90%	N/A	N/A
NASDAQ-100 [®]	2.90%	1.70%	N/A
EURO STOXX 50 [®]	3.55%	N/A	N/A
HANG SENG	3.15%	N/A	N/A
FIXED ACCOUNT RATE	1.75%		
PREMIUM BONUS ⁵	8.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	9.89% <small>(First-year yield = 1.75% Fixed Rate + 8.00% Premium Bonus.)</small>		

Performance Choice[®] 12⁴

FEATURES	12-YEAR		
	APP	MPP	IPT*
S&P 500 [®]	4.65%	2.55%	4.90%
DJIA SM	4.60%	N/A	N/A
S&P MIDCAP 400 [®]	4.45%	N/A	N/A
RUSSELL 2000 [®]	4.40%	N/A	N/A
NASDAQ-100 [®]	4.35%	2.40%	N/A
EURO STOXX 50 [®]	5.40%	N/A	N/A
HANG SENG	4.85%	N/A	N/A
FIXED ACCOUNT RATE	2.50%		
FIRST-YEAR YIELD	2.50%		

Performance Choice[®] 8 Plus⁴

FEATURES	8-YEAR		
	APP	MPP	IPT*
S&P 500 [®]	2.65%	1.55%	2.85%
DJIA SM	2.55%	N/A	N/A
S&P MIDCAP 400 [®]	2.45%	N/A	N/A
RUSSELL 2000 [®]	2.40%	N/A	N/A
NASDAQ-100 [®]	2.40%	1.45%	N/A
EURO STOXX 50 [®]	3.00%	N/A	N/A
HANG SENG	2.55%	N/A	N/A
FIXED ACCOUNT RATE	1.45%		
PREMIUM BONUS ⁵	5.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.52% <small>(First-year yield = 1.45% Fixed Rate + 5.00% Premium Bonus.)</small>		

Performance Choice[®] 8⁴

FEATURES	8-YEAR		
	APP	MPP	IPT*
S&P 500 [®]	3.80%	2.15%	4.05%
DJIA SM	3.75%	N/A	N/A
S&P MIDCAP 400 [®]	3.60%	N/A	N/A
RUSSELL 2000 [®]	3.55%	N/A	N/A
NASDAQ-100 [®]	3.55%	2.00%	N/A
EURO STOXX 50 [®]	4.30%	N/A	N/A
HANG SENG	3.85%	N/A	N/A
FIXED ACCOUNT RATE	2.05%		
FIRST-YEAR YIELD	2.05%		

*IPT = Inverse Performance Trigger

North American Annuity Interest Rates & Features

Effective January 19, 2012

Fixed Index Annuities

INDEX CAP RATE ONLY PRODUCTS²

North American Freedom Choice[®] Series⁴

High Band - Initial Premium Level of \$250,000 and over

5% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP#	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 [®]	3.20%	1.80%	4.45%	2.45%	5.00%	2.70%	6.55%	3.30%
	DJIA SM	3.10%	N/A	4.40%	N/A	5.00%	N/A	6.65%	N/A
	S&P MIDCAP 400 [®]	3.00%	N/A	4.25%	N/A	4.85%	N/A	6.25%	N/A
	RUSSELL 2000 [®]	2.90%	N/A	4.20%	N/A	4.75%	N/A	6.20%	N/A
	NASDAQ-100 [®]	2.90%	1.70%	4.15%	2.25%	4.70%	2.55%	6.15%	3.05%
	EURO STOXX 50 [®]	3.55%	N/A	5.10%	N/A	5.90%	N/A	7.75%	N/A
	FIXED ACCOUNT RATE	1.75%		2.40%		2.70%		3.35%	

10% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP#	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 [®]	2.65%	1.55%	3.90%	2.15%	4.45%	2.45%	6.00%	3.05%
	DJIA SM	2.55%	N/A	3.85%	N/A	4.40%	N/A	6.00%	N/A
	S&P MIDCAP 400 [®]	2.45%	N/A	3.70%	N/A	4.25%	N/A	5.70%	N/A
	RUSSELL 2000 [®]	2.40%	N/A	3.65%	N/A	4.20%	N/A	5.65%	N/A
	NASDAQ-100 [®]	2.40%	1.45%	3.60%	2.00%	4.15%	2.25%	5.55%	2.80%
	EURO STOXX 50 [®]	3.00%	N/A	4.40%	N/A	5.05%	N/A	7.05%	N/A
	FIXED ACCOUNT RATE	1.45%		2.10%		2.40%		3.10%	

North American Freedom Choice[®] Series⁴

Low Band - Initial Premium Level of \$249,999 and under

5% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP#	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 [®]	2.40%	1.45%	3.70%	2.10%	4.30%	2.40%	5.80%	3.00%
	DJIA SM	2.30%	N/A	3.65%	N/A	4.25%	N/A	5.80%	N/A
	S&P MIDCAP 400 [®]	2.20%	N/A	3.50%	N/A	4.10%	N/A	5.55%	N/A
	RUSSELL 2000 [®]	2.15%	N/A	3.45%	N/A	4.05%	N/A	5.45%	N/A
	NASDAQ-100 [®]	2.15%	1.30%	3.45%	2.00%	4.05%	2.20%	5.40%	2.75%
	EURO STOXX 50 [®]	2.65%	N/A	4.20%	N/A	4.90%	N/A	6.80%	N/A
	FIXED ACCOUNT RATE	1.35%		2.00%		2.35%		3.05%	

10% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP#	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 [®]	2.00%	1.10%	3.10%	1.75%	3.65%	2.05%	5.05%	2.70%
	DJIA SM	2.00%	N/A	3.00%	N/A	3.55%	N/A	5.00%	N/A
	S&P MIDCAP 400 [®]	2.00%	N/A	2.85%	N/A	3.45%	N/A	4.85%	N/A
	RUSSELL 2000 [®]	2.00%	N/A	2.85%	N/A	3.40%	N/A	4.80%	N/A
	NASDAQ-100 [®]	2.00%	1.05%	2.85%	1.65%	3.35%	1.90%	4.70%	2.55%
	EURO STOXX 50 [®]	2.00%	N/A	3.45%	N/A	4.10%	N/A	6.00%	N/A
	FIXED ACCOUNT RATE	1.00%		1.70%		2.00%		2.70%	

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North American Annuity Interest Rates & Features

Effective January 19, 2012

Fixed Index Annuities

PARTICIPATION RATE PRODUCTS¹

North American PrecisionSM Series³—Index Cap Rate is applied **after** Participation Rate.

FEATURES	7-YEAR OPTION			10-YEAR OPTION			14-YEAR OPTION		
	DA	APP	MPP#	DA	APP	MPP#	DA	APP	MPP#
S&P 500 [®]	20%	15%*	1.00%	30%	25%	1.40%	35%	30%	1.60%
DJIA SM	20%	20%	N/A	30%	30%	N/A	35%	35%	N/A
S&P MIDCAP 400 [®]	15%*	15%*	N/A	20%	20%	N/A	25%	25%	N/A
RUSSELL 2000 [®]	15%*	15%*	N/A	20%	20%	N/A	20%	25%	N/A
NASDAQ-100 [®]	N/A	15%*	1.00%	N/A	20%	1.30%	N/A	25%	1.50%
EURO STOXX 50 [®]	N/A	30%	N/A	N/A	55%	N/A	N/A	65%	N/A
HINDSIGHT INDEX STRATEGY ⁷	N/A	15%*	N/A	N/A	20%	N/A	N/A	20%	N/A
ANNUAL CAP - (UNLESS OTHERWISE NOTED)	N/A	2.00%■	N/A	N/A	2.75%■	N/A	N/A	3.25%■	N/A
ANNUAL CAP - S&P 500 [®]	N/A	2.25%■	N/A	N/A	3.00%■	N/A	N/A	3.50%■	N/A
ANNUAL CAP - HINDSIGHT INDEX STRATEGY	N/A	2.00%▷	N/A	N/A	2.75%▷	N/A	N/A	3.25%■	N/A
FIXED ACCOUNT RATE	1.00%▼			1.30%▼			1.50%▼		
PREMIUM BONUS ⁹	N/A			5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	1.00%▼			6.36% (First-year yield = 1.30% Fixed Rate + 5.00% Premium Bonus ⁹ .)			11.65% (First-year yield = 1.50% Fixed Rate + 10.00% Premium Bonus ⁹ .)		

For Texas Only: ▼ Fixed Account Rate 2.00%.
 ※ Participation Rate 20%
 ■ Index Cap Rate 4.00%
 ▷ Index Cap Rate 3.00%

North American Prizm Plus^{®4}

FEATURES	7-YEAR OPTION			10-YEAR OPTION			14-YEAR OPTION		
	MA	APP	MPP#	MA	APP	MPP#	MA	APP	MPP#
S&P 500 [®]	20%	10%	1.00%	25%	15%	1.40%	30%	20%	1.60%
DJIA SM	20%	10%	N/A	30%	15%	N/A	35%	20%	N/A
S&P MIDCAP 400 [®]	15%	10%	N/A	20%	10%	N/A	25%	15%	N/A
RUSSELL 2000 [®]	10%	10%	N/A	20%	10%	N/A	20%	15%	N/A
NASDAQ-100 [®]	N/A	10%	1.00%	N/A	15%	1.30%	N/A	15%	1.50%
EURO STOXX 50 [®]	N/A	10%	N/A	N/A	15%	N/A	N/A	20%	N/A
FIXED ACCOUNT RATE	1.00%			1.30%			1.50%		
PREMIUM BONUS ⁹	N/A			5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	1.00%			6.36% (First-year yield = 1.30% Fixed Rate + a 5.00% Premium Bonus ⁹ .)			11.65% (First-year yield = 1.50% Fixed Rate + a 10.00% Premium Bonus ⁹ .)		

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North American Annuity Interest Rates & Features

Effective January 19, 2012

BLENDING PRODUCT

North American Pillar^{® 4}

FEATURES	10-YEAR SURRENDER CHARGE		
	DA PARTICIPATION RATE ONLY	APP INDEX CAP RATE ONLY	MPP MONTHLY CAP ONLY
S&P 500 [®]	20%	2.00%	1.00%
DJIA SM	20%	2.00%	N/A
S&P MIDCAP 400 [®]	15%	2.00%	N/A
RUSSELL 2000 [®]	15%	2.00%	N/A
NASDAQ-100 [®]	N/A	2.00%	1.00%
EURO STOXX 50 [®]	N/A	2.00%	N/A
HINDSIGHT INDEX STRATEGY ^{®7}	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.00%		
PREMIUM BONUS ⁹	5.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.05% (First-year yield = 1.00% Fixed Account Rate + 5.00% Premium Bonus.)		

MULTI-YEAR GUARANTEE PRODUCT

North American Guarantee Choice^{SM 5}

FEATURES	3-YEAR	4-YEAR	5-YEAR	6-YEAR	7-YEAR	8-YEAR	9-YEAR	10-YEAR
HIGH BAND⁹ Initial Premium \$200,000 or more	1.20%	1.80%	2.25%	2.60%	2.90%	3.10%	3.30%	3.40%
LOW BAND Initial Premium less than \$200,000	1.00%	1.50%	2.00%	2.35%	2.70%	2.90%	3.10%	3.25%

TRADITIONAL FIXED PRODUCTS

North American Director^{SM 4} (9-year Surrender Charge)

FEATURES	FIRST-YEAR	YEARS 2-5
RATE	4.80%	1.80%

Cash Management Annuity

RATE
No longer accepting sales until further notice.

The Boomer Annuity^{® 5}

FEATURES	FIRST-YEAR RATE	PREMIUM BONUS ⁹ (FIRST 5 YEARS)	FIRST YEAR YIELD
RATE	1.65%	5.00%	6.73% (First-year yield = 1.65% Fixed Rate + a 5.00% first year Premium Bonus.)

NA Flex Series⁴

FEATURES	FLEX I ^{® 3}	FLEX II ^{® 3}	FLEX III ^{® 3}
FIRST-YEAR	1.55%	1.80%	1.85%
FIRST-YEAR YIELD	1.55%	6.89% (First-year yield reflects a 1.80% first-year rate plus a 5.00% premium bonus)	12.03% (First-year yield reflects a 1.85% first-year rate plus a 10.00% premium bonus)

SINGLE PREMIUM IMMEDIATE ANNUITY

North American Income[®]

UP-TO-DATE QUOTES AVAILABLE AT
WWW.NACANNUITY.COM

North American Sample Payout Factors

Per \$100,000 (paid monthly at end of month)

10-Year Certain	\$938.75
20-Year Certain	\$567.25
Life & 10, Male age 65	\$573.00
Life & 10, Female age 65	\$530.41

Factors are based on current rates and may vary by state.

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North American Annuity Interest Rates & Features

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Fixed Index Annuities

SINGLE PREMIUM WHOLE LIFE INSURANCE PRODUCT²

NAC Legacy SPWL^{SM 6}

FEATURES	10-YEAR SURRENDER CHARGE
	APP INDEX CAP RATE ONLY
S&P 500 [®]	5.55%
HANG SENG	6.00%
FIXED ACCOUNT RATE	3.00%

- #. Rate listed for the monthly Point-to-Point (MPP) is the Index Cap Rate.
1. Participation Rate applies to Index Account only; no Participation Rate is applied to the Fixed Account.
 2. Index Cap Rate applies to Index Account only; no cap is applied to the Fixed Account.
 3. The Minimum Guaranteed Fixed Interest Rate is 1.00%.
 4. The Minimum Guaranteed Fixed Account Interest Rate is 1.00%
 5. The Minimum Guaranteed Interest Rate is 1.00%
 6. The Minimum Guaranteed Fixed Account Interest Rate is 2.00%
 7. Please note 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[®].
 8. Please note that the initial premium must be at least \$200,000 to receive the high band rate.
 9. Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap Rates and Participation Rates 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 interest rates and/or lower Index Cap Rates and Participation Rates.

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