

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

Effective January 1, 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 Index Margins/ Participation Rates/ Index Cap Rates; however, original documentation must be received the next business day in order to process the Transfer/Exchange. 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.

TABLE OF CONTENTS

Annuity Product Type	Page
Fixed Index	1-4
Index Cap Rate Only	1-3
Performance Choice	2
North American Freedom Choice Series	3
Participation Rate	4
Blended Product	5
Multi-Year Guarantee	5
Traditional Fixed	5
Single Premium Immediate	5
Single Premium Whole Life	6

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

Fixed Index Annuities

INDEX CAP RATE PRODUCTS²

North American Ten^{® 4}

FEATURES	10-YEAR OPTION		
	MA	APP	MPP [#]
S&P 500 [®]	3.05%	2.90%	1.75%
DJIA SM	2.85%	2.65%	N/A
S&P MIDCAP 400 [®]	2.60%	2.55%	N/A
RUSSELL 2000 [®]	2.60%	2.55%	N/A
NASDAQ-100 [®]	N/A	2.55%	1.55%
EURO STOXX 50 [®]	N/A	3.00%	N/A
HINDSIGHT INDEX STRATEGY ^{® 7}	N/A	2.30%	N/A
FIXED ACCOUNT RATE	1.50%		
PREMIUM BONUS ⁹	7.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	8.60% <small>(First-year yield = 1.50% Fixed Rate + 7.00% Premium Bonus⁹)</small>		

North American Paramount Choice Ten^{® 4}

FEATURES	10-YEAR OPTION		
	MA	APP	MPP [#]
S&P 500 [®]	3.00%	2.80%	1.70%
DJIA SM	2.80%	2.60%	N/A
S&P MIDCAP 400 [®]	2.55%	2.45%	N/A
RUSSELL 2000 [®]	2.55%	2.45%	N/A
NASDAQ-100 [®]	N/A	2.50%	1.50%
EURO STOXX 50 [®]	N/A	2.85%	N/A
FIXED ACCOUNT RATE	1.50%		
PREMIUM BONUS ⁹	7.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	8.60% <small>(First-year yield = 1.50% 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 [®]	2.40% [*]	2.25% [*]	1.40%	3.30% [*]	3.10% [*]	1.85%	3.75% [*]	3.55% [*]	2.10%
DJIA SM	2.15% [*]	2.00% [*]	N/A	3.10% [*]	2.85% [*]	N/A	3.60% [*]	3.30% [*]	N/A
S&P MIDCAP 400 [®]	2.00% [*]	2.00% [*]	N/A	2.80% [*]	2.75% [*]	N/A	3.30% [*]	3.20% [*]	N/A
RUSSELL 2000 [®]	2.00% [*]	2.00% [*]	N/A	2.80% [*]	2.75% [*]	N/A	3.30% [*]	3.20% [*]	N/A
NASDAQ-100 [®]	N/A	2.00% [*]	1.20%	N/A	2.75% [*]	1.65%	N/A	3.20% [*]	1.85%
EURO STOXX 50 [®]	N/A	2.20% [*]	N/A	N/A	3.15% [*]	N/A	N/A	3.70% [*]	N/A
HINDSIGHT INDEX STRATEGY ^{® 7}	N/A	2.00% ⁺	N/A	N/A	2.50% ⁺	N/A	N/A	3.00%	N/A
FIXED ACCOUNT RATE	1.20% [*]			1.60% [*]			1.85% [*]		
PREMIUM BONUS ⁹	N/A			5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	1.20%			6.68% <small>(First-year yield = 1.60% Fixed Rate + 5.00% Premium Bonus⁹)</small>			12.03% <small>(First-year yield = 1.85% 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 [®]	2.30% [^]	1.40%
DJIA SM	2.00% [^]	N/A
S&P MIDCAP 400 [®]	2.00% [^]	N/A
RUSSELL 2000 [®]	2.00% [^]	N/A
NASDAQ-100 [®]	2.00% [^]	1.25%
EURO STOXX 50 [®]	2.25% [^]	N/A
FIXED ACCOUNT RATE	1.20% [!]	

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



North American Marketing Support
866-322-7066 (Phone)
866-322-5933 (Fax)

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

North American Annuity Interest Rates & Features

Effective January 1, 2012

Fixed Index Annuities

INDEX CAP RATE ONLY PRODUCTS²

Performance Choice[®] 12 Plus⁴

FEATURES	12-YEAR		
	APP	MPP	IPT*
S&P 500 [®]	4.05%	2.30%	4.25%
DJIA SM	3.80%	N/A	N/A
S&P MIDCAP 400 [®]	3.70%	N/A	N/A
RUSSELL 2000 [®]	3.70%	N/A	N/A
NASDAQ-100 [®]	3.65%	2.10%	N/A
EURO STOXX 50 [®]	4.25%	N/A	N/A
HANG SENG	4.00%	N/A	N/A
FIXED ACCOUNT RATE	2.10%		
PREMIUM BONUS ⁵	8.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	10.26% (First-year yield = 2.10% Fixed Rate + 8.00% Premium Bonus.)		

Performance Choice[®] 12⁴

FEATURES	12-YEAR		
	APP	MPP	IPT*
S&P 500 [®]	5.60%	3.00%	5.75%
DJIA SM	5.40%	N/A	N/A
S&P MIDCAP 400 [®]	5.20%	N/A	N/A
RUSSELL 2000 [®]	5.25%	N/A	N/A
NASDAQ-100 [®]	5.15%	2.65%	N/A
EURO STOXX 50 [®]	6.10%	N/A	N/A
HANG SENG	5.75%	N/A	N/A
FIXED ACCOUNT RATE	2.90%		
FIRST-YEAR YIELD	2.90%		

Performance Choice[®] 8 Plus⁴

FEATURES	8-YEAR		
	APP	MPP	IPT*
S&P 500 [®]	3.50%	2.05%	3.70%
DJIA SM	3.25%	N/A	N/A
S&P MIDCAP 400 [®]	3.15%	N/A	N/A
RUSSELL 2000 [®]	3.15%	N/A	N/A
NASDAQ-100 [®]	3.15%	1.85%	N/A
EURO STOXX 50 [®]	3.65%	N/A	N/A
HANG SENG	3.30%	N/A	N/A
FIXED ACCOUNT RATE	1.85%		
PREMIUM BONUS ⁵	5.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.94% (First-year yield = 1.85% Fixed Rate + 5.00% Premium Bonus.)		

Performance Choice[®] 8⁴

FEATURES	8-YEAR		
	APP	MPP	IPT*
S&P 500 [®]	4.65%	2.60%	4.85%
DJIA SM	4.40%	N/A	N/A
S&P MIDCAP 400 [®]	4.30%	N/A	N/A
RUSSELL 2000 [®]	4.30%	N/A	N/A
NASDAQ-100 [®]	4.25%	2.30%	N/A
EURO STOXX 50 [®]	5.00%	N/A	N/A
HANG SENG	4.60%	N/A	N/A
FIXED ACCOUNT RATE	2.45%		
FIRST-YEAR YIELD	2.45%		

*IPT = Inverse Performance Trigger

North American Annuity Interest Rates & Features

Effective January 1, 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 [®]	4.00%	2.30%	5.30%	2.85%	6.00%	3.10%	7.50%	3.60%
	DJIA SM	3.75%	N/A	5.10%	N/A	5.80%	N/A	7.45%	N/A
	S&P MIDCAP 400 [®]	3.60%	N/A	5.00%	N/A	5.60%	N/A	7.05%	N/A
	RUSSELL 2000 [®]	3.65%	N/A	5.00%	N/A	5.65%	N/A	7.10%	N/A
	NASDAQ-100 [®]	3.60%	2.05%	4.90%	2.55%	5.55%	2.80%	7.00%	3.35%
	EURO STOXX 50 [®]	4.15%	N/A	5.80%	N/A	6.60%	N/A	8.35%	N/A
	FIXED ACCOUNT RATE	2.05%		2.75%		3.10%		3.75%	

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 [®]	3.45%	2.00%	4.70%	2.65%	5.30%	2.85%	7.00%	3.40%
	DJIA SM	3.20%	N/A	4.50%	N/A	5.10%	N/A	6.85%	N/A
	S&P MIDCAP 400 [®]	3.10%	N/A	4.40%	N/A	5.00%	N/A	6.50%	N/A
	RUSSELL 2000 [®]	3.10%	N/A	4.40%	N/A	5.00%	N/A	6.55%	N/A
	NASDAQ-100 [®]	3.10%	1.80%	4.35%	2.35%	4.90%	2.55%	6.45%	3.15%
	EURO STOXX 50 [®]	3.55%	N/A	5.00%	N/A	5.80%	N/A	7.70%	N/A
	FIXED ACCOUNT RATE	1.80%		2.45%		2.75%		3.50%	

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 [®]	3.20%	1.90%	4.55%	2.55%	5.20%	2.80%	6.75%	3.35%
	DJIA SM	3.00%	N/A	4.35%	N/A	5.00%	N/A	6.65%	N/A
	S&P MIDCAP 400 [®]	2.85%	N/A	4.20%	N/A	4.85%	N/A	6.35%	N/A
	RUSSELL 2000 [®]	2.85%	N/A	4.20%	N/A	4.85%	N/A	6.35%	N/A
	NASDAQ-100 [®]	2.85%	1.70%	4.15%	2.30%	4.75%	2.50%	6.25%	3.10%
	EURO STOXX 50 [®]	3.30%	N/A	4.80%	N/A	5.65%	N/A	7.50%	N/A
	FIXED ACCOUNT RATE	1.65%		2.40%		2.70%		3.40%	

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 [®]	2.60%	1.60%	3.90%	2.25%	4.45%	2.50%	6.05%	3.10%
	DJIA SM	2.35%	N/A	3.70%	N/A	4.25%	N/A	5.90%	N/A
	S&P MIDCAP 400 [®]	2.20%	N/A	3.55%	N/A	4.15%	N/A	5.65%	N/A
	RUSSELL 2000 [®]	2.25%	N/A	3.60%	N/A	4.15%	N/A	5.65%	N/A
	NASDAQ-100 [®]	2.25%	1.40%	3.55%	2.05%	4.10%	2.25%	5.60%	2.80%
	EURO STOXX 50 [®]	2.60%	N/A	4.10%	N/A	4.75%	N/A	6.65%	N/A
	FIXED ACCOUNT RATE	1.35%		2.05%		2.35%		3.10%	

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

North American Annuity Interest Rates & Features

Effective January 1, 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 [®]	25%	25%	1.40%	30%	45%	1.85%	35%	50%	2.10%
DJIA SM	20%	25%	N/A	30%	45%	N/A	35%	50%	N/A
S&P MIDCAP 400 [®]	15%*	20%	N/A	20%	35%	N/A	25%	35%	N/A
RUSSELL 2000 [®]	15%*	20%	N/A	20%	35%	N/A	25%	35%	N/A
NASDAQ-100 [®]	N/A	20%	1.20%	N/A	30%	1.65%	N/A	35%	1.85%
EURO STOXX 50 [®]	N/A	45%	N/A	N/A	90%	N/A	N/A	90%	N/A
HINDSIGHT INDEX STRATEGY ⁷	N/A	15%*	N/A	N/A	30%	N/A	N/A	30%	N/A
ANNUAL CAP - (UNLESS OTHERWISE NOTED)	N/A	2.50%■	N/A	N/A	3.25%■	N/A	N/A	3.75%■	N/A
ANNUAL CAP - S&P 500 [®]	N/A	2.75%■	N/A	N/A	3.50%■	N/A	N/A	4.00%	N/A
ANNUAL CAP - HINDSIGHT INDEX STRATEGY	N/A	2.50%▷	N/A	N/A	3.25%	N/A	N/A	3.75%	N/A
FIXED ACCOUNT RATE	1.20%▼			1.60%▼			1.85%▼		
PREMIUM BONUS ⁹	N/A			5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	1.20%▼			6.68% (First-year yield = 1.60% Fixed Rate + 5.00% Premium Bonus ⁹ .)			12.03% (First-year yield = 1.85% 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%	15%	1.40%	30%	20%	1.85%	30%	20%	2.10%
DJIA SM	20%	15%	N/A	30%	20%	N/A	35%	20%	N/A
S&P MIDCAP 400 [®]	15%	10%	N/A	20%	15%	N/A	25%	15%	N/A
RUSSELL 2000 [®]	15%	10%	N/A	20%	10%	N/A	20%	15%	N/A
NASDAQ-100 [®]	N/A	10%	1.20%	N/A	15%	1.65%	N/A	15%	1.85%
EURO STOXX 50 [®]	N/A	10%	N/A	N/A	15%	N/A	N/A	20%	N/A
FIXED ACCOUNT RATE	1.20%			1.65%			1.85%		
PREMIUM BONUS ⁹	N/A			5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	1.20%			6.73% (First-year yield = 1.65% Fixed Rate + a 5.00% Premium Bonus ⁹ .)			12.03% (First-year yield = 1.85% Fixed Rate + a 10.00% Premium Bonus ⁹ .)		

North American Marketing Support 866-322-7066 (Phone), 866-322-5933 (Fax)

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

North American Annuity Interest Rates & Features

Effective January 1, 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 [®]	25%	2.50%	1.55%
DJIA SM	25%	2.25%	N/A
S&P MIDCAP 400 [®]	20%	2.15%	N/A
RUSSELL 2000 [®]	15%	2.15%	N/A
NASDAQ-100 [®]	N/A	2.15%	1.35%
EURO STOXX 50 [®]	N/A	2.50%	N/A
HINDSIGHT INDEX STRATEGY ^{®7}	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.30%		
PREMIUM BONUS [®]	5.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.36% (First-year yield = 1.30% 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 BAND[®] Initial Premium \$200,000 or more	1.45%	2.10%	2.60%	2.75%	3.25%	3.30%	3.35%	3.45%
LOW BAND Initial Premium less than \$200,000	1.10%	1.80%	2.35%	2.50%	3.05%	3.10%	3.15%	3.30%

TRADITIONAL FIXED PRODUCTS

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

FEATURES	FIRST-YEAR	YEARS 2-5
RATE	5.20%	2.20%

Cash Management Annuity

RATE
No longer accepting sales until further notice.

The Boomer Annuity^{® 5}

FEATURES	FIRST-YEAR RATE	PREMIUM BONUS [®] (FIRST 5 YEARS)	FIRST YEAR YIELD
RATE	2.05%	5.00%	7.15% (First-year yield = 2.05% Fixed Rate + a 5.00% first year Premium Bonus.)

NA Flex Series⁴

FEATURES	FLEX I ^{® 3}	FLEX II ^{® 3}	FLEX III ^{® 3}
FIRST-YEAR	1.90%	2.20%	2.25%
FIRST-YEAR YIELD	1.90%	7.31% (First-year yield reflects a 2.20% first-year rate plus a 5.00% premium bonus)	12.47% (First-year yield reflects a 2.25% 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 \$952.99

20-Year Certain \$584.61

Life & 10, Male age 65 \$592.53

Life & 10, Female age 65 \$549.92

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

North American Marketing Support 866-322-7066 (Phone), 866-322-5933 (Fax)

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

North American Annuity Interest Rates & Features

Effective January 1, 2012

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 [®]	6.55%
HANG SENG	6.90%
FIXED ACCOUNT RATE	3.35%

- #. 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.

North American Marketing Support 866-322-7066 (Phone), 866-322-5933 (Fax)

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

North American Annuity Interest Rates & Features

Effective January 1, 2012

The rates are subject to change without notice. Rates on 1035 Exchanges/Transfers will be held for 45 calendar days from the date the application has been received in the Annuity Service Center. Faxed 1035 Exchange/Transfer applications will be accepted in order to hold current interest rates and Participation Rates however, original documentation must be received the next business day in order to process the Transfer/Exchange. Funds received after 45 days will receive the interest rate and/or Participation Rate that is in effect as of the date the funds are received. North American products are issued on form series LS116A, LC/LS155A, LC/LS156A, LC/LS158A, LC/LS159A, LC/LS160A, NC/NA1000A, LS/LC173 or state variations by North American Company for Life and Health Insurance, West Des Moines, Iowa. The Hindsight Index Strategy® is issued on Endorsement forms LR444A, LR445A or LR447A and is available on annuity forms LC/LS155A, LC/LS156A and LC/LS160A or appropriate state variations by North American Company for Life and Health Insurance, West Des Moines, Iowa. Not all products and/or features are approved in all states. Rates are subject to change.

The Nasdaq-100®, Nasdaq-100® Index and Nasdaq® are registered trademarks of the Nasdaq Stock Market Inc. (which with its affiliates are the "Corporations") and are licensed for use by North American. The Products have not been passed on by the Corporations as to their legality or suitability. The products are not issued, endorsed, sold or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT.

Russell 2000® Index is a trademark of the Frank Russell Company, and has been licensed for use by North American. The products are not sponsored, endorsed, sold or promoted by Frank Russell Company and Frank Russell Company makes no representation regarding the advisability of purchasing this annuity contract.

"Standard & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 500" "Standard & Poor's MidCap 400" and "S&P MidCap 400® are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by North American. The products are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the products.

The EURO STOXX 50® is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland and/or its licensors ("Licensors"), which is used under license. The Index Accounts in this Product based on the Index are in no way sponsored, endorsed, sold or promoted by STOXX and its Licensors and neither of the Licensors shall have any liability with respect thereto.

The Dow Jones Industrial AverageSM is a product of Dow Jones Indexes, the marketing name and a licensed trademark of CME Group Index Services LLC ("CME Indexes"), and has been licensed for use. "Dow Jones®", "Dow Jones Industrial AverageSM", "DJIASM" and "Dow Jones Indexes" are service marks of Dow Jones Trademark Holdings, LLC ("Dow Jones"), have been licensed to CME Indexes and sublicensed for use for certain purposes by North American. North American's products are based on the Dow Jones Industrial AverageSM, are not sponsored, endorsed, sold or promoted by Dow Jones, CME Indexes or their respective affiliates and none of them makes any representation regarding the advisability of investing in such product(s).

The Hang Seng Index is published and compiled by Hang Seng Indexes Company Limited pursuant to a license from Hang Seng Data Services Limited. The mark(s) and name(s) Hang Seng Index are proprietary to Hang Seng Data Services Limited. Hang Seng Indexes Company Limited and Hang Seng Data Services Limited have agreed to the use of, and reference to, the Index(es) by North American Company for Life and Health Insurance in connection with NAC Legacy SPWL and Performance Choice (the "Product"), BUT NEITHER HANG SENG INDEXES COMPANY LIMITED NOR HANG SENG DATA SERVICES LIMITED WARRANTS OR REPRESENTS OR GUARANTEES TO ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON (i) THE ACCURACY OR COMPLETENESS OF ANY OF THE INDEX(ES) AND ITS COMPUTATION OR ANY INFORMATION RELATED THERETO; OR (ii) THE FITNESS OR SUITABILITY FOR ANY PURPOSE OF ANY OF THE INDEX(ES) OR ANY COMPONENT OR DATA COMPRISED IN IT; OR (iii) THE RESULTS WHICH MAY BE OBTAINED BY ANY PERSON FROM THE USE OF ANY OF THE INDEX(ES) OR ANY COMPONENT OR DATA COMPRISED IN IT FOR ANY PURPOSE, AND NO WARRANTY OR REPRESENTATION OR GUARANTEE OF ANY KIND WHATSOEVER RELATING TO ANY OF THE INDEX(ES) IS GIVEN OR MAY BE IMPLIED. The process and basis of computation and compilation of any of the Index(es) and any of the related formula or formulae, constituent stocks and factors may at any time be changed or altered by Hang Seng Indexes Company Limited without notice. TO THE EXTENT PERMITTED BY APPLICABLE LAW, NO RESPONSIBILITY OR LIABILITY IS ACCEPTED BY HANG SENG INDEXES COMPANY LIMITED OR HANG SENG DATA SERVICES LIMITED (i) IN RESPECT OF THE USE OF AND/OR REFERENCE TO ANY OF THE INDEX(ES) BY NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE IN CONNECTION WITH THE PRODUCT; OR (ii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES OR ERRORS OF HANG SENG INDEXES COMPANY LIMITED IN THE COMPUTATION OF ANY OF THE INDEX(ES); OR (iii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES, ERRORS OR INCOMPLETENESS OF ANY INFORMATION USED IN CONNECTION WITH THE COMPUTATION OF ANY OF THE INDEX(ES) WHICH IS SUPPLIED BY ANY OTHER PERSON; OR (iv) FOR ANY ECONOMIC OR OTHER LOSS WHICH MAY BE DIRECTLY OR INDIRECTLY SUSTAINED BY ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON DEALING WITH THE PRODUCT AS A RESULT OF ANY OF THE AFORESAID, AND NO CLAIMS, ACTIONS OR LEGAL PROCEEDINGS MAY BE BROUGHT AGAINST HANG SENG INDEXES COMPANY LIMITED AND/OR HANG SENG DATA SERVICES LIMITED in connection with the Product in any manner whatsoever by any broker, holder or other person dealing with the Product. Any broker, holder or other person dealing with the Product does so therefore in full knowledge of this disclaimer and can place no reliance whatsoever on Hang Seng Indexes Company Limited and Hang Seng Data Services Limited. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship.



North American Marketing Support 866-322-7066 (Phone), 866-322-5933 (Fax)

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.