

NORTH AMERICAN CHARTERSM & NORTH AMERICAN PRECISIONSM
INDEX CAP RATE ONLY PRODUCT PARTICIPATION RATE PRODUCT

SURRENDER CHARGE OPTIONS	SURRENDER CHARGES ¹	PREMIUM BONUS ²	ANNUITIZATION BONUS	ISSUE AGE ³	CREDITING METHOD & INDEX ACCOUNTS	MINIMUM PREMIUM
7 YEAR OPTION	1.....10% 2.....9% 3.....8% 4.....7% 5.....6% 6.....4% 7.....2%	NONE	1% after 8 years	0-85	CREDITING METHODS: Daily Average ⁵ Monthly Point-to-Point ⁴ Annual Point-to-Point INDEX ACCOUNTS: S&P 500 [®] DJIA SM EURO STOXX 50 ^{®5} S&P 400 [®] Nasdaq-100 ^{®5} Russell 2000 [®] Fixed Account ⁶ Hindsight Index Strategy ^{®9} (a combination of the S&P 500 [®] , EURO STOXX [®] and Russell 2000 [®] Index) ⁹	\$10,000 (Non-Qualified) \$2,000 (Qualified) ((\$50/mo TSA Salary Reduction Required)
10 YEAR OPTION	1.....15% 6.....10% 2.....14% 7.....8% 3.....13% 8.....6% 4.....12% 9.....4% 5.....11% 10.....2%	5% first seven years	1% after 10 years	0-79 [^]		PENALTY-FREE WITHDRAWAL⁷ Once per year after the first anniversary, you may withdraw, without surrender charges or Interest Adjustment, up to 10% of your Accumulation Value.
14 YEAR OPTION	1.....18% 8.....14% 2.....18% 9.....12% 3.....17% 10.....10% 4.....15% 11.....8% 5.....15% 12.....6% 6.....15% 13.....4% 7.....15% 14.....2%	10% first seven years	2% after 14 years	0-75 ^{^, *}		RIDER⁸ Nursing Home Confinement Rider (Available issue ages 75 and under)

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1. Certain states require surrender charges to be reduced, please contact the Annuity Service Center for complete details. Many contracts have Interest Adjustments, please see the Product Guide (8109Z) for details or visit our website at www.nacannuity.com. Please Note: A surrender during the surrender charge period could result in a loss of premium. 2. Products offering a premium bonus may result in a lower rate than products that don't offer a premium bonus. Premium bonus may vary by annuity product and length of surrender charge period selected. 3. Issue ages may vary by state. 4. The S&P 500[®] and the Nasdaq-100[®] are the only Index Account options available with the Monthly Point-to-Point Crediting Method. 5. The Nasdaq-100[®], EURO STOXX 50[®] and Hindsight Index Strategy[®] are not available with the Daily Average Crediting Method. 6. Fixed Account offers a declared rate for the initial premium in the first contract year and then provides renewal rates each year thereafter, guaranteed never to be less than 1% to 3%, depending on the product. 7. Withdrawals, surrenders and loans from these annuity contracts prior to age 59 1/2 may be subject to IRS penalties. Withdrawals during the Surrender Charge period above the penalty free amount will be subject to Surrender Charges and possibly an Interest Adjustment. An Interest Adjustment is applied only during the surrender charge period to full surrenders and to any partial surrender in excess of the penalty-free amount. The adjustment may decrease or increase the Surrender Value depending on the change in interest rates since the annuity purchase. 8. Riders may not be available in all states. 9. The Hindsight Index Strategy[®] is issued on Endorsement forms LR444A or LR445A by North American Company for Life and Health Insurance, West Des Moines, Iowa and may not be available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy and multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). Please see the product specific brochure for additional details.

[^] For North American Charter and Precision the Issue ages in TX are 0-55 for the 10- Year Option and 0-51 for the 14-Year Option. For Freedom Choice, the Issue Ages in TX are 0-59 for the 10-Year Option and 0-55 for the 14-Year Option.

* Issue ages in CA are 0-65 on the 14-Year Option, see reverse side for details.

** Issue ages in IL are 0-55 on the 14-Year Option, see reverse side for details.

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ANNUITIES AT A GLANCE - EFFECTIVE 11/15/11



NORTH AMERICAN PRIZM PLUS®

SURRENDER CHARGE OPTIONS	ANNUITIZATION BONUS	ISSUE AGE ^{3, **}	SURRENDER CHARGES ¹	PREMIUM BONUS ²	INDEX ACCOUNTS	MINIMUM PREMIUM
7 YEAR OPTION	1% After 8 years	0-85	1.....9% 5.....6% 2.....9% 6.....4% 3.....8% 7.....2% 4.....7%	None	Monthly Average with Participation Rate Monthly Point-to-Point ⁴ with Index Cap Rate	\$10,000 (Non-Qualified) \$2,000 (Qualified) (S50/mo TSA Salary Reduction Required)
10 YEAR OPTION	1% After 10 years	0-79	1.....14% 6.....9% 2.....13% 7.....8% 3.....12% 8.....6% 4.....11% 9.....4% 5.....10% 10.....3%	5% first seven years	Annual Point-to-Point with Participation Rate Fixed Account ⁶ <u>INDICES:</u> S&P 500® DJIA SM EURO STOXX 50® S&P 400® Nasdaq-100® Russell 2000®	<u>PENALTY-FREE WITHDRAWAL⁷</u> Once per year after the first anniversary, you may withdraw, without surrender charges or Interest Adjustment, up to 10% of your Accumulation Value.
14 YEAR OPTION	2% After 14 years	0-75*	1.....18% 8.....14% 2.....18% 9.....12% 3.....17% 10.....10% 4.....15% 11.....8% 5.....15% 12.....6% 6.....15% 13.....4% 7.....15% 14.....2%	10% first seven years		<u>RIDER⁸</u> Nursing Home Confinement Waiver (Available issue ages 75 and under) 100% LIQUIDITY

NORTH AMERICAN FREEDOM CHOICE®

SURRENDER CHARGE OPTIONS	ISSUE AGE ^{3, **}	SURRENDER CHARGES ¹	INDEX ACCOUNTS & INDICES
6 YEAR OPTION	0-85	1.....9% 3.....8% 5.....4% 2.....9% 4.....6% 6.....2%	<u>INDEX ACCOUNTS:</u> Monthly Point-to-Point ⁴
8 YEAR OPTION	0-85	1.....9% 3.....8% 5.....6% 7.....4% 2.....9% 4.....7% 6.....5% 8.....2%	Annual Point-to-Point Fixed Account ⁶
10 YEAR OPTION	0-79 [^]	1.....9% 3.....8% 5.....6% 7.....4% 9.....2% 2.....9% 4.....7% 6.....5% 8.....3% 10.....1%	
14 YEAR OPTION	0-75 ^{^, *, **}	1.....9% 3.....9% 5.....8% 7.....7% 9.....6% 11.....5% 13.....3% 2.....9% 4.....9% 6.....8% 8.....7% 10.....6% 12.....4% 14.....2%	<u>INDICES:</u> S&P 500® DJIA SM EURO STOXX 50® ⁵ S&P 400® Nasdaq-100® ⁵ Russell 2000®
<u>MINIMUM PREMIUM</u> \$10,000 (Non-Qualified) \$2,000 (Qualified) (S50/mo TSA Salary Reduction Required)		<u>PENALTY-FREE WITHDRAWAL⁷ 10% Option</u> - Once per year after the first anniversary, you may withdraw, without surrender charges or Interest Adjustment, up to 10% of your Accumulation Value. Withdrawals taken under this option can be taken out systematically. Surrender Charges and Interest Adjustment on IRS Required Minimum Distributions exceeding the 10% penalty-free withdrawal amount will be waived by current company practice. <u>5% Option</u> - Once per year after the first anniversary, you may withdraw, without surrender charges or Interest Adjustment, up to 5% of your Accumulation Value. Withdrawals taken under this option can not be taken out systematically. Please note that IRS Required Minimum Distributions that exceed the 5% withdrawal will be assessed a surrender charge and interest adjustment. Not available in Texas.	
		<u>RIDER⁸</u> Nursing Home Confinement Waiver (Available issue ages 75 and under)	

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