



Fixed Index Annuity Reference Guide

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FIXED INDEX ANNUITY OVERVIEW

MINIMUM PREMIUM	\$10,000 Nonqualified \$2,000 Qualified ((\$50/mo. TSA—salary reduction required))
PENALTY-FREE WITHDRAWALS	10% of the Accumulation Value, once each year, after the first contract year. (On the Freedom Choice, your client has the option of selecting a 5% or 10% withdrawal amount.) ¹
INTEREST ADJUSTMENT	Products may include an Interest Adjustment feature. 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. This adjustment may decrease or increase the Surrender Value depending on the change in interest rates since the annuity purchase.
SURRENDER VALUE	The Surrender Value is the amount that is available at the time of surrender. The surrender value is equal to the Accumulation Value, subject to the Interest Adjustment (if applicable), less applicable surrender charges and state premium taxes. The Surrender Value will never be less than the minimum requirements set forth by state laws at the time of issue where the contract is delivered.
DEATH BENEFIT	Full Accumulation Value.
ANNUITY BENEFITS	<p>Tax-Deferral²- Tax-deferred growth allows your money to grow faster because you earn interest on dollars that would otherwise be paid in taxes. Your premium earns interest, the interest compounds within the contract and the money you would have paid in taxes earns interest.</p> <p>Lifetime Income - Annuities provide your clients with a guaranteed income stream through annuity payout options. Some of these include:</p> <ul style="list-style-type: none"> • Income for a Specified Period • Income of Specified Amount • Life Income with Period Certain • Life Income • Joint and Survivor Life Income <p>May Avoid Probate - The ability to name a beneficiary may minimize the expense, delays and publicity that come with probate. The beneficiary may receive death proceeds as a lump sum or a series of income payments.</p>
OTHER BENEFITS	<ul style="list-style-type: none"> • No annuitization required • Annual transfer options • Annual reset • Diversification through multiple indices and crediting methods/index account options. • Restricted beneficiary payout options

¹ Withdrawals prior to age 59½ may be subject to IRS penalties. Withdrawals taken during the Surrender Charge Period above the penalty-free amount will be subject to Surrender Charges and Interest Adjustment if applicable. ² The tax-deferred feature is not necessary for a tax-qualified plan. Under current law, annuities grow tax-deferred. Annuities may be subject to taxation during the income or withdrawal phase.

NORTH AMERICAN CHARTERSM

INDEX CAP RATE ONLY PRODUCT — PRODUCT INFORMATION

<p>INDEX CAP RATE</p>	<p>Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point Crediting Method and Hindsight Index Strategy³, 1% for the Monthly Point-to-Point Crediting Method. Index Cap Rates are applied after the Index Margin, but does not apply to the Fixed Account or the Index Account's Daily Average Crediting Method.</p>																																																																
<p>CREDITING METHOD OPTIONS</p>	<p>Annual Reset:</p> <ul style="list-style-type: none"> • Annual Point-to-Point = APP • Daily Average = DA • Monthly Point-to-Point = MPP 																																																																
<p>INTEREST ACCOUNT OPTIONS</p>	<ul style="list-style-type: none"> • Dow Jones Industrial AverageSM (APP, DA) • EURO STOXX 50[®] (APP) • Russell 2000[®] (APP, DA) • S&P MidCap 400[®] (APP, DA) • S&P 500[®] (APP, DA, MPP) • Nasdaq-100[®] (APP, MPP) • Hindsight Index Strategy^{®,3} (APP) (a combination of the S&P 500[®], EURO STOXX 50[®] & Russell 2000[®]) • Fixed Account 																																																																
<p>SURRENDER CHARGE PERIODS <small>(Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)</small></p>	<p>7-Year</p>	<p>10-Year</p>	<p>14-Year</p>																																																														
<p>PREMIUM BONUSES⁴</p>	<p>No Premium Bonus</p>	<p>5% <small>on all premium payments received during the first 7 contract years</small></p>	<p>10% <small>on all premium payments received during the first 7 contract years</small></p>																																																														
<p>ANNUITY PAYMENT BONUSES</p>	<p>1% <small>after the eighth contract year</small></p>	<p>1% <small>after the tenth contract year</small></p>	<p>2% <small>after the fourteenth contract year</small></p>																																																														
<p>ISSUE AGES⁵ <small>(MAY VARY BY STATE)</small></p>	<p>0-85</p>	<p>0-79</p>	<p>0-75 <small>In CA, Issue Ages 0-65 on 14-Year Option</small></p>																																																														
<p>SURRENDER CHARGES <small>(May vary by state. Consult the Annuity Disclosure statement for the details specific to your state.)</small></p>	<table border="1" data-bbox="358 1539 593 1717"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>10%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td></tr> <tr><td>6</td><td>7</td></tr> <tr><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	5	10%	9%	8%	7%	6%	6	7	4%	2%	<table border="1" data-bbox="627 1539 862 1717"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>15%</td><td>14%</td><td>13%</td><td>12%</td><td>11%</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>10%</td><td>8%</td><td>6%</td><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	5	15%	14%	13%	12%	11%	6	7	8	9	10	10%	8%	6%	4%	2%	<table border="1" data-bbox="882 1539 1123 1808"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>18%</td><td>18%</td><td>17%</td><td>15%</td><td>15%</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>15%</td><td>15%</td><td>14%</td><td>12%</td><td>10%</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td></tr> <tr><td>8%</td><td>6%</td><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	5	18%	18%	17%	15%	15%	6	7	8	9	10	15%	15%	14%	12%	10%	11	12	13	14	8%	6%	4%	2%
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3. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for complete details. 4. Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap 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. 5. For Issue Ages 0-17 a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

NA PERFORMANCE CHOICESM

8, 8 PLUS, 12, 12 PLUS

INDEX CAP RATE ONLY PRODUCTS — PRODUCT INFORMATION

INDEX CAP RATE	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point Crediting Method and 1% for the Monthly Point-to-Point Crediting Method. Index Cap Rates do not apply to the Fixed Account or the Inverse Performance Trigger.																																																																																			
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	NA Performance Choice SM 8	NA Performance Choice SM 8 Plus	NA Performance Choice SM 12	NA Performance Choice SM 12 Plus																																																																																
SURRENDER CHARGE PERIODS <small>(Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)</small>	8-Year	8-Year	12-Year	12-Year																																																																																
PREMIUM BONUS ⁴	No Premium Bonus	5% <small>on all premium payments received during the first 5 contract years</small>	No Premium Bonus	8% <small>on all premiums received during the first 5 contract years</small>																																																																																
ISSUE AGES ⁵ <small>(MAY VARY BY STATE)</small>	0-85	0-85	0-75	0-75																																																																																
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PREMIUM BONUS RECAPTURE PROVISION ⁶	NA Performance Choice SM 8 Plus	CONTRACT YEAR	1	2	3	4	5	6	7	8				
		RECAPTURE PROVISION	100%	90%	80%	70%	60%	50%	40%	20%				
	NA Performance Choice SM 12 Plus	CONTRACT YEAR	1	2	3	4	5	6	7	8	9	10	11	12
		RECAPTURE PROVISION	100%	95%	90%	85%	80%	70%	60%	50%	40%	30%	20%	10%

4. Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap 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. 5. For Issue Ages 0-17 a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established. 6. The Recapture schedule is based on the issue date and applies to all premium bonuses credited. The premium bonus is fully vested in the event of death of the Annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, Required Minimum Distributions (by current Company practice) or under the Nursing Home Confinement Waiver.

NORTH AMERICAN TEN®

INDEX CAP RATE ONLY PRODUCT — PRODUCT INFORMATION

INDEX CAP RATE	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point and Monthly Average Index Accounts; 1% for the Monthly Point-to-Point Index Account. An Index Cap Rate does not apply to the Fixed Account.
INDEX ACCOUNT OPTIONS	Annual Reset: <ul style="list-style-type: none"> • Annual Point-to-Point = APP • Monthly Average = MA • Monthly Point-to-Point = MPP
INTEREST ACCOUNT OPTIONS	<ul style="list-style-type: none"> • Dow Jones Industrial AverageSM (APP, MA) • EURO STOXX 50[®] (APP) • Russell 2000[®] (APP, MA) • S&P MidCap 400[®] (APP, MA) • S&P 500[®] (APP, MA, MPP) • Nasdaq-100[®] (APP, MPP) • Hindsight Index Strategy^{®,3} (APP) (a combination of the S&P 500[®], EURO STOXX 50[®] & Russell 2000[®]) • Fixed Account
MINIMUM GUARANTEED CONTRACT VALUE (MGCV)	The MGCV equals 100% of premiums (excluding any premium bonus), less withdrawals (before any Interest Adjustment or surrender charges), accumulated at 1%, less surrender charges. The MGCV interest rate is determined at issue and is guaranteed for the entire term of the contract.

SURRENDER CHARGE PERIOD <small>(Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)</small>	10-Year																				
PREMIUM BONUS ⁴	10% <small>on all premium payments received during the first 5 contract years</small>																				
ISSUE AGE⁵ <small>(MAY VARY BY STATE)</small>	0-79																				
SURRENDER CHARGES <small>(May vary by State. Consult the Annuity Disclosure statement for the details specific to your state.)</small>	<table border="1" style="margin: auto;"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>18%</td><td>16%</td><td>14%</td><td>12%</td><td>11%</td></tr> <tr> <td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr> <td>10%</td><td>8%</td><td>6%</td><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	5	18%	16%	14%	12%	11%	6	7	8	9	10	10%	8%	6%	4%	2%
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3. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for complete details. 4. Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap 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. 5. For Issue Ages 0-17 a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

NORTH AMERICAN PARAMOUNT CHOICE TEN[®]

INDEX CAP RATE ONLY PRODUCT — PRODUCT INFORMATION

INDEX CAP RATE	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point and Monthly Average Index Accounts; 1% for the Monthly Point-to-Point Index Account. An Index Cap Rate does not apply to the Fixed Account.
INDEX ACCOUNT OPTIONS	Annual Reset: <ul style="list-style-type: none"> • Annual Point-to-Point = APP • Monthly Average = MA • Monthly Point-to-Point = MPP
INTEREST ACCOUNT OPTIONS	<ul style="list-style-type: none"> • Dow Jones Industrial AverageSM (APP, MA) • EURO STOXX 50[®] (APP) • Russell 2000[®] (APP, MA) • S&P MidCap 400[®] (APP, MA) • S&P 500[®] (APP, MA, MPP) • Nasdaq-100[®] (APP, MPP) • Fixed Account
MINIMUM GUARANTEED CONTRACT VALUE (MGCV)	The MGCV equals 100% of premium (excluding any premium bonus), less any withdrawals—before any surrender charges or Interest Adjustment—accumulated at 1%, less surrender charges. The MGCV Interest Rate is based on the issue date and is guaranteed for the entire contract term.

SURRENDER CHARGE PERIOD <small>(Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)</small>	10-Year	PREMIUM BONUS RECAPTURE PROVISION	The Recapture schedule is based on the issue date and applies to all premium bonuses credited.																								
PREMIUM BONUS ⁴	10% <small>on all premium payments received during the first 6 contract years</small>	CONTRACT YEAR	1	2	3	4	5																				
ISSUE AGE ⁵ (MAY VARY BY STATE)	0-79	RECAPTURE PROVISION	100%	90%	80%	70%	60%																				
SURRENDER CHARGES <small>(May vary by State. Consult the Annuity Disclosure statement for the details specific to your state.)</small>	<table border="1" style="width: 100%; text-align: center;"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>9%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td></tr> <tr> <td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr> <td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td></tr> </table>	1	2	3	4	5	9%	9%	8%	7%	6%	6	7	8	9	10	5%	4%	3%	2%	1%	CONTRACT YEAR	6	7	8	9	10
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		RECAPTURE PROVISION	50%	40%	30%	20%	10%																				
		The premium bonus is fully vested in the event of death of the Annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, Required Minimum Distributions (by current Company practice) or under the Nursing Home Confinement Waiver.																									

4. Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap 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. 5. For Issue Ages 0-17 a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

NORTH AMERICAN FREEDOM CHOICE® SERIES

INDEX CAP RATE ONLY PRODUCT — PRODUCT INFORMATION

INDEX CAP RATE	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point Crediting Method, and 1% for the Monthly Point-to-Point Crediting Method. The Index Cap Rate does not apply to the Fixed Account.
INDEX ACCOUNT OPTIONS	Annual Reset: <ul style="list-style-type: none"> • Annual Point-to-Point = APP • Monthly Point-to-Point = MPP
INTEREST ACCOUNT OPTIONS	<ul style="list-style-type: none"> • Dow Jones Industrial AverageSM (APP) • EURO STOXX 50® (APP) • Russell 2000® (APP) • S&P MidCap 400® (APP) • S&P 500® (APP, MPP) • Nasdaq-100® (APP, MPP) • Fixed Account
PENALTY-FREE WITHDRAWAL OPTIONS^{1,5}	Choice of either withdrawal option: <ul style="list-style-type: none"> • 10% • 5%

SURRENDER CHARGE PERIODS <small>(Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)</small>	6-Year	8-Year	10-Year	14-Year																																																																																								
ISSUE AGES⁵ <small>(MAY VARY BY STATE)</small>	0-85	0-85	0-79	0-75 <small>In CA, Issue Ages 0-65 on 14-Year Option</small>																																																																																								
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1. Withdrawals prior to age 59½ may be subject to IRS penalties. Withdrawals taken during the Surrender Charge Period above the penalty-free amount will be subject to Surrender Charges and Interest Adjustment if applicable. 5. Please note: for the 10% withdrawal option, systematic withdrawals are available. Clients may not take systematic withdrawals on the 5% withdrawal options. 5. For Issue Ages 0-17 a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

NORTH AMERICAN PRECISIONSM

PARTICIPATION RATE PRODUCT — PRODUCT INFORMATION

PARTICIPATION RATE	The Participation Rate is guaranteed for the first year and declared in advance each year thereafter, and can never be less than 10% for Daily Average Crediting Method and 15% for Annual Point-to-Point Crediting Method and Hindsight Index Strategy ³ .																																																																								
INDEX CAP RATE	Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point Crediting Method and Hindsight Index Strategy ³ , 1% for the Monthly Point-to-Point Crediting Method. Index Cap Rates are applied after the Participation Rate. They are not applied to the Fixed Account or the Index Account's Daily Average Crediting Method.																																																																								
CREDITING METHOD OPTIONS	Annual Reset: <ul style="list-style-type: none"> • Annual Point-to-Point = APP • Daily Average = DA • Monthly Point-to-Point = MPP 																																																																								
INTEREST ACCOUNT OPTIONS	<ul style="list-style-type: none"> • Dow Jones Industrial AverageSM (APP, DA) • EURO STOXX 50[®] (APP) • Russell 2000[®] (APP, DA) • S&P MidCap 400[®] (APP, DA) • S&P 500[®] (APP, DA, MPP) • Nasdaq-100[®] (APP, MPP) • Hindsight Index Strategy^{®,3} (APP) (a combination of the S&P 500[®], EURO STOXX 50[®] & Russell 2000[®]) • Fixed Account 																																																																								
SURRENDER CHARGE PERIODS <small>(Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)</small>	7-Year	10-Year	14-Year																																																																						
PREMIUM BONUSES⁴	No Premium Bonus	5% <small>on all premium payments received during the first 7 contract years</small>	10% <small>on all premium payments received during the first 7 contract years</small>																																																																						
ANNUITY PAYMENT BONUSES	1% <small>after the eighth contract year</small>	1% <small>after the tenth contract year</small>	2% <small>after the fourteenth contract year</small>																																																																						
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3. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for complete details. 4. Products that have premium bonuses may offer lower credited interest rates, lower Participation Rates and/or lower Index Cap 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, lower Participation Rates and/or lower Index Cap Rates. 5. For Issue Ages 0-17 a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

NORTH AMERICAN PRIZM PLUS®

PARTICIPATION RATE PRODUCT — PRODUCT INFORMATION

PARTICIPATION RATE	The Participation Rate is guaranteed for the first year and declared in advance each year thereafter, and can never be less than 10% for Monthly Average and 15% Annual-Point-to-Point.																																																																
INDEX CAP RATE (ONLY MONTHLY POINT-TO-POINT)	Each month an Index Cap Rate, or upper limit, is applied. Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 1% monthly Index Cap Rate. An Index Cap Rate will be applied to the Monthly Point-to-Point Index Account only. It does not apply to the Fixed Account and the Index Account's Annual Point-to-Point and Monthly Average Crediting Methods.																																																																
INDEX ACCOUNT OPTIONS	Annual Reset: <ul style="list-style-type: none"> • Annual Point-to-Point = APP • Monthly Average = MA • Monthly Point-to-Point = MPP 																																																																
INTEREST ACCOUNT OPTIONS	<ul style="list-style-type: none"> • Dow Jones Industrial AverageSM (APP, MA) • EURO STOXX 50® (APP) • Russell 2000® (APP, MA) • S&P MidCap 400® (APP, MA) • S&P 500® (APP, MA, MPP) • Nasdaq-100® (APP, MPP) • Fixed Account 																																																																
SURRENDER CHARGE PERIODS <small>(Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)</small>	7-Year	10-Year	14-Year																																																														
PREMIUM BONUS ⁴	No Premium Bonus	5% <small>on all premium payments received during the first 7 contract years</small>	10% <small>on all premium payments received during the first 7 contract years</small>																																																														
ANNUITY PAYMENT BONUS ⁵	1% <small>after the eighth contract year</small>	1% <small>after the tenth contract year</small>	2% <small>after the fourteenth contract year</small>																																																														
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SURRENDER CHARGES <small>(May vary by State. Consult the Annuity Disclosure statement for the details specific to your state.)</small>	<table border="1" data-bbox="362 1501 595 1680"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>9%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td></tr> <tr><td>6</td><td>7</td></tr> <tr><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	5	9%	9%	8%	7%	6%	6	7	4%	2%	<table border="1" data-bbox="627 1501 860 1680"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>14%</td><td>13%</td><td>12%</td><td>11%</td><td>10%</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>9%</td><td>8%</td><td>6%</td><td>4%</td><td>3%</td></tr> </table>	1	2	3	4	5	14%	13%	12%	11%	10%	6	7	8	9	10	9%	8%	6%	4%	3%	<table border="1" data-bbox="892 1501 1125 1764"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>18%</td><td>18%</td><td>17%</td><td>15%</td><td>15%</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>15%</td><td>15%</td><td>14%</td><td>12%</td><td>10%</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td></tr> <tr><td>8%</td><td>6%</td><td>4%</td><td>2%</td></tr> </table>	1	2	3	4	5	18%	18%	17%	15%	15%	6	7	8	9	10	15%	15%	14%	12%	10%	11	12	13	14	8%	6%	4%	2%
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4. Products that have premium bonuses may offer lower credited interest rates, lower Participation Rates and/or lower Index Cap 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, lower Participation Rates and/or lower Index Cap Rates. 5. For Issue Ages 0-17 a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

RIDER INFORMATION

NURSING HOME CONFINEMENT RIDER/WAIVER

An additional percentage can be withdrawn penalty-free each year the annuitant is confined to a qualified nursing home facility. Withdrawal amounts will be based upon the current contract's Accumulation Value and can be taken beginning in the second contract year. Eligibility for this benefit begins after the annuitant has been confined to qualified nursing home facility for at least 90 consecutive days. This feature is automatically included for issue ages 75 and younger.

An additional 10% can be withdrawn on the following annuities: North American Paramount Choice Ten[®], North American CharterSM North American PrecisionSM, North American Freedom Choice[®] and North American Ten[®]. Up to 100% can be withdrawn on the North American Prizm Plus[®].

Availability of rider/waiver will vary by state. If joint annuitants are named on the contract, this rider/waiver will apply to the first annuitant that qualifies for the benefit.

OPTIONAL GUARANTEED MINIMUM WITHDRAWAL BENEFIT RIDER (GMWB)

Guaranteed Minimum Withdrawal Benefits (GMWB) offer your clients guaranteed annual withdrawals for life—even if their Accumulation Value (AV) falls to zero (unless withdrawals in excess of the Lifetime Payment Amount are taken). North American Company offers a unique optional income rider that is available on most fixed index annuities and some traditional fixed annuities. For specific information on Rider features, call Marketing Support at 866-322-7066.

INDEX OPTIONS

Your clients can choose to apply a portion of their premium to the following indices. (Availability of indices will vary by product and crediting methods/index options selected.)

- Dow Jones Industrial AverageSM (DJIASM)
- Standard & Poor's 500[®] Index (S&P 500[®])
- Nasdaq-100[®] Index
- Russell 2000[®] Index
- Standard & Poor's MidCap 400[®] Index (S&P MidCap 400[®])
- EURO STOXX 50[®]
- Hindsight Index Strategy^{® 3}

3. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for complete details.

PERIODIC CHART OF INDICES*

Periodic Chart of Indices



	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
HIGHEST	RUSSELL 2000 [®] INDEX	DJIA SM INDEX	NASDAQ 100 [®] INDEX	NASDAQ 100 [®] INDEX	S&P 500 [®] INDEX	NASDAQ 100 [®] INDEX	NASDAQ 100 [®] INDEX	S&P MIDCAP 400 [®] INDEX	RUSSELL 2000 [®] INDEX	S&P MIDCAP 400 [®] INDEX	NASDAQ 100 [®] INDEX	RUSSELL 2000 [®] INDEX	EURO STOXX 50 [®] INDEX	RUSSELL 2000 [®] INDEX	NASDAQ 100 [®] INDEX	DJIA SM INDEX	NASDAQ 100 [®] INDEX
	DJIA SM INDEX	NASDAQ 100 [®] INDEX	S&P 500 [®] INDEX	DJIA SM INDEX	S&P MIDCAP 400 [®] INDEX	S&P 500 [®] INDEX	EURO STOXX 50 [®] INDEX	EURO STOXX 50 [®] INDEX	S&P MIDCAP 400 [®] INDEX	DJIA SM INDEX	RUSSELL 2000 [®] INDEX	S&P MIDCAP 400 [®] INDEX	S&P MIDCAP 400 [®] INDEX	DJIA SM INDEX	EURO STOXX 50 [®] INDEX	RUSSELL 2000 [®] INDEX	S&P MIDCAP 400 [®] INDEX
	S&P MIDCAP 400 [®] INDEX	S&P 500 [®] INDEX	DJIA SM INDEX	S&P 500 [®] INDEX	DJIA SM INDEX	S&P MIDCAP 400 [®] INDEX	DJIA SM INDEX	RUSSELL 2000 [®] INDEX	DJIA SM INDEX	RUSSELL 2000 [®] INDEX	S&P MIDCAP 400 [®] INDEX	NASDAQ 100 [®] INDEX	RUSSELL 2000 [®] INDEX	EURO STOXX 50 [®] INDEX	S&P MIDCAP 400 [®] INDEX	S&P MIDCAP 400 [®] INDEX	RUSSELL 2000 [®] INDEX
	NASDAQ 100 [®] INDEX	RUSSELL 2000 [®] INDEX	S&P MIDCAP 400 [®] INDEX	S&P MIDCAP 400 [®] INDEX	NASDAQ 100 [®] INDEX	DJIA SM INDEX	RUSSELL 2000 [®] INDEX	DJIA SM INDEX	S&P 500 [®] INDEX	S&P 500 [®] INDEX	S&P 500 [®] INDEX	S&P 500 [®] INDEX	S&P 500 [®] INDEX	S&P 500 [®] INDEX	DJIA SM INDEX	S&P 500 [®] INDEX	S&P 500 [®] INDEX
	S&P 500 [®] INDEX	S&P MIDCAP 400 [®] INDEX	RUSSELL 2000 [®] INDEX	RUSSELL 2000 [®] INDEX	RUSSELL 2000 [®] INDEX	RUSSELL 2000 [®] INDEX	S&P 500 [®] INDEX	S&P 500 [®] INDEX	EURO STOXX 50 [®] INDEX	EURO STOXX 50 [®] INDEX	DJIA SM INDEX	EURO STOXX 50 [®] INDEX	NASDAQ 100 [®] INDEX	S&P MIDCAP 400 [®] INDEX	S&P 500 [®] INDEX	NASDAQ 100 [®] INDEX	EURO STOXX 50 [®] INDEX
LOWEST							S&P MIDCAP 400 [®] INDEX	NASDAQ 100 [®] INDEX	NASDAQ 100 [®] INDEX	NASDAQ 100 [®] INDEX	EURO STOXX 50 [®] INDEX	DJIA SM INDEX	DJIA SM INDEX	NASDAQ 100 [®] INDEX	RUSSELL 2000 [®] INDEX	EURO STOXX 50 [®] INDEX	DJIA SM INDEX

- STANDARD & POOR'S 500[®] INDEX (S&P 500[®])
- STANDARD & POOR'S MIDCAP 400[®] INDEX (S&P MIDCAP 400[®])
- DOW JONES INDUSTRIAL AVERAGESM INDEX (DJIASM)
- EURO STOXX 50[®]
- RUSSELL 2000[®] INDEX
- NASDAQ-100[®] INDEX

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"Dow JonesSM", "Dow Jones Industrial AverageSM" and "DJIASM" are service marks of Dow Jones and Company, Inc. and have been licensed for use for certain purposes by North American.

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Russell 2000[®] Index is a trademark of Frank Russell Company and has been licensed for use by North American. The rankings are based on index returns and do not take into account averaging, fees or margins. Past rankings do not predict future performance.

This chart is intended to provide a historical overview of the changes in closing values of specific indices from calendar year end to the following calendar year end. It depicts a relative ranking of each index from highest performing to lowest performing based on the change in year end values from one year to the next. The results shown are not reflective of a direct investment in the stock market or any individual stocks, nor should this be viewed as a prediction of future performance or future index credited within any of our Fixed Index Annuity products. This information is provided for general reference purposes and should not be viewed as investment advice. Neither North American, nor any agents acting on its behalf should be viewed as providing legal, tax or investment advice. Always consult with and rely on a qualified advisor when making a purchasing decision.

*See 9425Z REV 08-10

CREDITING METHODS/INDEX ACCOUNT OPTIONS

<p>DAILY AVERAGE</p>	<p>This calculation method for determining any Interest Credit uses a Daily Average to determine a percentage gain or loss in the index during your reset period. This is done by comparing the difference between the index on the first day of the contract year and the Index Daily Average during the year (usually 252 trading days), subject to an Index Cap Rate and/or a Participation Rate. The annual Interest Credit cannot be less than zero.</p>
<p>MONTHLY AVERAGING</p>	<p>This calculation method for determining any Interest Credit uses the average monthly changes in the index values. The Interest Credit is credited annually and is based on the average of the twelve previous monthly index values. On each contract anniversary this change is used to determine the Interest Credit for that year subject to an Index Cap Rate and/or a Participation Rate. The annual Interest Credit cannot be less than zero.</p>
<p>ANNUAL POINT-TO-POINT</p>	<p>This calculation method for determining any Interest Credit uses two “points” in the index during your reset period. The Interest Credit for each year is determined by the change in the index values on the contract anniversary at the beginning and end of the contract year, subject to a Participation Rate and then an annual Index Cap Rate. The annual Interest Credit cannot be less than zero.</p>
<p>MONTHLY POINT-TO-POINT</p>	<p>This calculation method is determined using the monthly changes in the index, subject to a monthly Index Cap Rate. The Interest Credit, if any, is credited annually and is based on the sum of all of the monthly percentage changes in the index - which could be positive or negative. On each contract anniversary these changes, not to exceed the monthly Index Cap Rate, are added together to determine the Index Credit for that year. Negative monthly returns have no downside limit and will reduce the Index Credit, but the Index Credit calculation will never be less than zero.</p>
<p>INVERSE PERFORMANCE TRIGGER</p>	<p>This calculation method is determined by comparing the S&P 500 Index Values from the beginning of your contract year compared to the Index Values at the end of the contract year. If the ending S&P 500 Index value is equal to or less than the starting value, the money allocated to this option will be credited interest at the declared performance rate. If the ending Index Value is greater than the beginning Index Value, the money allocated to this option will receive a 0% return. The Annual Declared Performance Rate is set annually by the Company in advance of the index period, but will never be less than the guaranteed minimum.</p>

ANNUAL RESET FEATURE

<p>ANNUAL RESET</p>	<p>The Annual Reset allows an index credit, if any, to be added to the index account on each contract anniversary. That amount, when added, becomes “locked-in” because it can never be taken away due to negative index performance. Once added, the “locked-in” Index Credit will participate in future growth, giving you the advantage of compounding in subsequent years.</p> <p>This feature also resets your starting index point each year on your contract anniversary. Annual Reset minimizes your risk when the index experiences a severe downturn during the year. You then can take advantage of gains from that point forward. Without this feature, you would have to wait for the index to climb up to its original level before any gains could be realized.</p>
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PREMIUM BONUS

Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap Rates/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/Participation Rates.

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Standard & Poor's Corporation	A+ (Strong) ^{°, §}	5th highest out of 22 categories	Standard & Poor's Corporation is an independent third-party rating firm that rates on the basis of financial strength.

* A.M. Best rating affirmed on June 18, 2010. For the latest rating, access www.ambest.com.

° Awarded to North American as part of Sammons Financial Group, which consists of Midland National Life Insurance Company and North American Company for Life and Health Insurance.

§ Standard and Poor's awarded its rating on February 26, 2009 and affirmed on March 31, 2010.

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