



INCOME PAY[®]
OPTIONAL GUARANTEED LIVING BENEFIT RIDER

DRIVE YOUR RETIREMENT DECISIONS

For people age 40 and above interested in guaranteed income during their retirement, the Income Pay[®] is an optional Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider you can add to your Contract. Designed to help generate a higher level of guaranteed lifetime income, Income Pay allows you the ability to control when you receive income payments. Since this rider works in concert with your annuity, together the two can provide you ways to enhance your long-term income.

In exchange for an annual cost, this rider offers you the ability to achieve a guaranteed lifetime income stream. On day one, your annuity premium will begin to accumulate as a separate Guaranteed Minimum Withdrawal Benefit (GMWB) Value. After the first contract year, and as early as age 50, an amount determined by your age and current GMWB Value is available for lifetime income. This income is available to you without a surrender charge, Interest Adjustment (if applicable) or electing an annuity payout option.

We encourage you to carefully consider the costs, benefits and limitations of Income Pay to ensure that it is consistent with your personal goals and needs. If your goals and needs happen to change, you can elect to terminate this rider by notifying us in writing.

Summary of Benefits

- Available to ages 40 and above
- Offers Guaranteed Lifetime Income – providing flexibility to control when you receive income payments.
- Choice of Two Bonus Credit Options

Option One

Bonus Credit: 6% for life	Cost: 0.35%
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Option Two

Bonus Credit: 8% for the first 10 contract years.	Cost: 0.95%
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INCOME PAY OPTIONS

Depending upon your individual needs, Income Pay offers you two Bonus Credit Options, shown in the chart to the right, to enhance your GMWB Value each year. You must elect your chosen Bonus Credit Option at the time of purchase. Once elected, your Bonus Credit Option cannot be changed.

Bonus Credits vary based on your chosen option. These credits will not be available in years when a withdrawal is taken or once you elect lifetime income payments. You will be eligible for a Bonus Credit if a withdrawal is taken to satisfy a Required Minimum Distribution (RMD).

We will deduct the Rider Cost, based on your chosen option, from your Contract's Accumulation Value each year as outlined on page three of this brochure.

BONUS CREDITS

Bonus Credits will be available and vary based on your chosen option. This bonus is added only to the rider's GMWB Value and not your Contract's (to which this rider is attached) Accumulation Value. The Bonus Credits compound annually, allowing for greater growth opportunity. In contract years when a withdrawal is taken, no bonus will apply, unless the withdrawal is used to satisfy a Required Minimum Distribution (RMD)¹. **Once you elect to take lifetime income payments, bonus credits will no longer be credited to the rider's GMWB Value.**

GMWB VALUE

The GMWB Value is used as the basis for calculating your annual lifetime income payments (called Lifetime Payment Amounts or LPAs). This value is used only in determining lifetime income payments and not as the basis for calculating the Death Benefit or withdrawals from the Contract. This value can grow based on eligible "roll-ups" (called GMWB Step-Ups) and bonuses (called Bonus Credits). Bonus Credit Percentages will be set at issue.

Your GMWB Value initially equals 100% of your premium, plus any premium bonus that may be included with your Contract. The chart to the right demonstrates what your initial GMWB Value may look like.

Note: Income payments and withdrawals will reduce both your Contract's Accumulation Value and your GMWB Value. All withdrawals or surrenders will be taken from your Accumulation Value. Any Death Benefits payable under your Contract will be based on the Accumulation Value.

1. Applies only when the withdrawal is used to satisfy the RMD requirement for the annuity Contract purchased with Income Pay.

BONUS CREDIT OPTIONS

OPTION ONE

Offers a 6% Bonus Credit for life
(or until lifetime payments begin)

OPTION TWO

Offers an 8% Bonus Credit for the first 10
contract years.

INCREASING YOUR GMWB VALUE

If you are eligible for a Bonus Credit, the credit will be added to your GMWB Value on your anniversary. On each contract anniversary, your GMWB Value will always equal the greater of your current GMWB Value, after any applicable bonus credit, or your Contract's Accumulation Value. On each contract anniversary through age 80, if the Accumulation Value exceeds the GMWB Value, the GMWB Value will step-up to the Accumulation Value.

A GMWB Step-Up occurs when your Contract's Accumulation Value exceeds your GMWB Value. Step-Ups occur only on contract anniversary and will be available until age 80.

SAMPLE GMWB VALUE WITH PREMIUM BONUS

Initial Premium	\$100,000
5% Premium Bonus (multiplied by initial premium)	+ \$5,000
GMWB Value on Day One	\$105,000

For contracts that do not have a premium bonus feature, the GMWB Value will equal the initial premium at the time of issue.

RIDER COST

The annual cost (called the GMWB Cost) will vary based on your chosen Bonus Credit Option (see chart). This cost is calculated by multiplying a charge percentage (called the GMWB Charge) by the available GMWB Value on contract anniversary. This cost will be taken from your Contract's Accumulation Value on each contract anniversary and will continue until either your Contract or rider terminates. The annual costs will be deducted every year—even in those years when a withdrawal is taken, when lifetime income payments have been elected or when no interest is credited to the Contract. This annual GMWB cost percentage will not change.

GMWB COST
OPTION ONE 0.35% times your GMWB Value each contract year
OPTION TWO 0.95% times your GMWB Value each contract year.

If you decide to terminate this rider, you will not be reimbursed for costs previously incurred.

IMPACT OF WITHDRAWALS

Your GMWB Value will be reduced for any withdrawals taken either before or after lifetime income payments begin. If you take a withdrawal prior to beginning lifetime income payments, your GMWB Value will be reduced by the same percentage withdrawn from your Contract. For example, if you take an excess withdrawal of 7% of your Accumulation Value, your GMWB Value will be reduced by 7% as well, even though this may represent a larger dollar amount than what you had withdrawn.

Withdrawals taken to satisfy a Required Minimum Distribution (RMD) are treated differently. Withdrawals taken to satisfy your RMD will reduce the GMWB Value by the dollar amount withdrawn, instead of the percentage withdrawn.

Once you begin to take your Lifetime Income Payments, withdrawals taken in excess of your Lifetime Income Payment will reduce your GMWB Value by the same percentage withdrawn from your Contract. Similar to the scenario described above, if you take an excess withdrawal of 10% in addition to your Lifetime Income Payment, your GMWB Value will be reduced by 10% as well, even though this may represent a larger amount than what you had withdrawn.

Excess withdrawals may be subject to surrender charges and Interest Adjustments (if applicable). Excess withdrawals will ultimately impact your future lifetime income payments.

FLEXIBLE INCOME

As you look for ways to achieve greater control and flexibility over your retirement income, wouldn't it be comforting to have options to meet your future income needs? You've always had the option to take withdrawals directly from your annuity². Now, you can begin taking income payments based on the rider benefit after the first contract year and as early as age 50.

Income Pay is ideal for those individuals looking to receive income over a long time horizon. The rider guarantees you a lifetime income stream without surrender charges, Interest Adjustment (if applicable) or having to take an annuity payout option. Provided no excess withdrawals have been taken, income will be available even if both your Accumulation Value and GMWB Value were reduced to zero.

LIFETIME INCOME PAYMENTS

You choose how frequently you receive your lifetime income payments: monthly, quarterly, semi-annually or annually. When you first elect lifetime income payments, your payments will be based on your current GMWB Value multiplied by a percentage based on your age

(Lifetime Payment Percentage, see chart below). Payments can be started and stopped at any time. If a RMD is required, you will be allowed to take the greater of the lifetime income payment or the RMD.³

Thereafter, on each contract anniversary, your lifetime income payments may increase based on the Lifetime Payment Percentage that applies to your current age and your current GMWB Value. This may positively impact future lifetime income payments. However, future payments will not decrease as long as you don't withdraw more than this amount in any contract year.

Electing Lifetime Income Payments

You will need to notify us in writing to begin lifetime income payments. After this election is made, Bonus Credits will no longer be available.

Tax Treatment of Income Payments

Please see your tax advisor. Under current tax law, income payments from Income Pay may be taxed as ordinary income. Additionally, if taken prior to 59½, income payments may be subject to 10% IRS penalty tax.


LIFETIME PAYMENT PERCENTAGE*							
ATTAINED AGE OF COVERED PERSON	50-54	55-59	60-64	65-69	70-74	75-79	80+
SINGLE COVERED PERSON	3.75%	3.75%	4.25%	4.75%	5.25%	5.75%	6.25%
JOINT COVERED PERSONS**	2.75%	2.75%	3.25%	3.75%	4.25%	4.75%	5.25%

* Your Lifetime Payment Percentage is determined by the attained age of the covered person. **Based on attained age of youngest covered person.

2. Withdrawals from your Contract can reduce future lifetime income payments and, in some instances, may be subject to surrender charges and Interest Adjustments.
3. You can take your Required Minimum Distribution for the Contract to which this rider is attached without reducing future lifetime income payments.

DEMONSTRATING THE COSTS AND IMPACT OF WITHDRAWALS

The following examples demonstrate how the Rider Cost, penalty-free withdrawals of the Accumulation Value, Lifetime Payment Amount (LPA) withdrawals and excess withdrawals impact the Accumulation Value (AV) and GMWB Value.

CALCULATING THE RIDER COSTS	ACCUMULATION VALUE	GMWB VALUE
 <p>At age 62, Lily opens a contract with \$100,000 and chooses a product with a 10% premium bonus. When the Contract is issued, the Accumulation Value and GMWB Value both receive the 10% bonus. Therefore, both values are now \$110,000.</p>	<p>10% BONUS $\\$100,000$ (premium) $+ 10%$ (premium bonus) $\\$110,000$ (AV)</p>	<p>10% BONUS $\\$100,000$ (premium) $+ 10%$ (premium bonus) $\\$110,000$ (GMWB)</p>
<p>Assuming the Contract earns a 4% index credit for the year, Lily's new Accumulation Value is \$114,400.</p> <p>Lily's GMWB Value receives a bonus credit of 8% (assuming Option 2 is chosen) and is now \$118,800.</p>	<p>INDEX CREDIT $\\$110,000$ (AV) $+ 4%$ (index credit) $\\$114,400$ (AV)</p>	<p>BONUS CREDIT $\\$110,000$ (GMWB) $+ 8%$ (bonus credit) $\\$118,800$ (GMWB)</p>
<p>The cost of the rider is 0.95%. The cost is calculated on the end-of-year GMWB Value and deducted only from the AV. Therefore, \$1,128.60 is deducted from the AV and the end-of-year AV is \$113,271.40. Lily's starting values for year two of the Contract are \$113,271.40 in Accumulation Value and \$118,800 in GMWB Value.</p>	<p>RIDER COST $\\$114,400$ (AV) $- \\$1,128.60$ (rider cost) $\\$113,271.40$ (AV)</p>	<p>RIDER COST $\\$118,800$ (GMWB) $\times 0.95%$ (rider cost) $\\$1,128.60$ (rider cost)</p>
IMPACT OF PENALTY-FREE WITHDRAWALS	ACCUMULATION VALUE	GMWB VALUE
<p>Let's assume Lily elects to take a 10% penalty-free withdrawal of the AV in year two. Because LPA withdrawals have not yet begun, the withdrawal will reduce the GMWB Value by the same percentage (10%) as it reduces the AV. So the GMWB will reduce by \$11,880.</p>	<p>WITHDRAWAL $\\$113,271.40$ (AV) $\times 10%$ (withdrawal) $\\$11,327.14$ (withdrawal)</p>	<p>WITHDRAWAL $\\$118,800$ (GMWB) $- \\$11,880$ (10% GMWB) $\\$106,920$ (GMWB)</p>
<p>The AV is reduced by the 10% withdrawal or \$11,327.14. Lily's AV is now \$101,944.26.</p>	<p>WITHDRAWAL $\\$113,271.40$ (AV) $- 11,327.14$ (withdrawal) $\\$101,944.26$ (AV)</p>	
<p>Let's assume Lily earns a 2% index credit in year two. Lily's new Accumulation Value is \$103,983.15.</p>	<p>INTEREST CREDIT $\\$101,944.26$ (AV) $+ 2%$ (interest credit) $\\$103,983.15$ (AV)</p>	
<p>Lily's year two rider cost is \$1,015.74 which is the GMWB value times the 0.95% rider cost.</p> <p>Note: Bonus credits are not applied to the GMWB Value in years that withdrawals other than RMD's are taken.</p>	<p>RIDER COST $\\$103,983.15$ (AV) $- \\$1,015.74$ (rider cost) $\\$102,967.41$ (AV)</p>	<p>RIDER COST $\\$106,920$ (GMWB) $\times 0.95%$ (rider cost) $\\$1,015.74$ (rider cost)</p>
<p>In year three, Lily takes zero withdrawals and earns zero index credits. Because no withdrawals were taken and LPA withdrawals have not yet begun, the GMWB Value is again eligible for another 8% bonus credit. After the bonus credit, Lily's new GMWB Value is \$115,473.60.</p>		<p>BONUS CREDIT $\\$106,920$ (GMWB) $+ 8%$ (bonus credit) $\\$115,473.60$ (GMWB)</p>
<p>Lily's rider cost is \$1,097. So, after the rider cost is deducted, Lily's end-of-year Accumulation Value is \$101,870.41.</p>	<p>RIDER COST $\\$102,967.41$ (AV) $- \\$1,097$ (rider cost) $\\$101,870.41$ (AV)</p>	<p>RIDER COST $\\$115,473.60$ (GMWB) $\times 0.95%$ (rider cost) $\\$1,097$ (rider cost)</p>

LIFETIME PAYMENT AMOUNTS (The following examples assume no index credits)	ACCUMULATION VALUE	GMWB VALUE
In year four, Lily is age 65 and elects to begin LPA withdrawals. The LPA will be the current GMWB Value multiplied by the Lifetime Payment Percentage (LPP). At age 65, the LPP for a single payout is 4.75%. So, Lily's LPA calculates to \$5,485.00.		LIFETIME PAYMENT AMOUNT \$115,473.60 (GMWB) <u>x 4.75% (LPA percentage)</u> \$5,485.00 (LPA)
The AV and GMWB Value are reduced dollar-for-dollar by the LPA, so Lily's AV is now \$96,385.41 and new GMWB is \$109,988.60.	LIFETIME PAYMENT AMOUNT \$101,870.41 (AV) <u>- \$5,485.00 (LPA)</u> \$96,385.41 (AV)	LIFETIME PAYMENT AMOUNT \$115,473.60 (GMWB) <u>- \$5,485.00 (LPA)</u> \$109,988.60 (GMWB)
Because Lily selected the LPA Election Date and LPA withdrawals have begun, the GMWB Value is no longer eligible for bonus credits. Based on the new GMWB Value, Lily's rider cost is \$1,044.89. So, Lily's end of year Accumulation Value is now \$95,340.52.	RIDER COST \$96,385.41 (AV) <u>- \$1,044.89 (rider cost)</u> \$95,340.52 (AV)	RIDER COST \$109,988.60 (GMWB) <u>x 0.95% (rider cost)</u> \$1,044.89 (rider cost)
IMPACT OF EXCESS WITHDRAWALS (The following examples assume no index credits)	ACCUMULATION VALUE	GMWB VALUE
In year five, Lily decides to take 10% (penalty-free) of the AV, which is considered an excess withdrawal because the withdrawal amount exceeds the LPA. Ten percent of the AV is \$9,534.05 and Lily's LPA is \$5,485.00.	WITHDRAWAL \$95,340.52 (AV) <u>x 10% (withdrawal)</u> \$9,534.05 (withdrawal)	
The excess withdrawal is the difference between the LPA and the 10% withdrawn from the AV. The excess withdrawal amount is \$4,049.06.	EXCESS \$9,534.05 (withdrawal) <u>- \$5,485.00 (LPA)</u> \$4,049.06 (excess)	
Since LPA's have begun, the AV and GMWB Value are first reduced dollar-for-dollar by the LPA. Lily's AV is now \$89,855.52 and her GMWB Value is \$104,503.61.	LIFETIME PAYMENT AMOUNT \$95,340.52 (AV) <u>- \$5,485.00 (LPA)</u> \$89,855.52 (AV)	LIFETIME PAYMENT AMOUNT \$109,988.60 (GMWB) <u>- \$5,485.00 (LPA)</u> \$104,503.61 (GMWB)
At this stage, we must determine by what % the excess withdrawal will reduce the remaining AV. This is determined by dividing the excess amount by the current AV which comes to 4.51%.	% OF EXCESS \$4,049.06 (excess) <u>÷ \$89,855.52 (AV)</u> 4.51% (% of excess)	
The AV is reduced by the excess withdrawal and the GMWB Value is reduced by the same percentage (4.51%) that the excess withdrawal reduced the AV. So Lily's new AV is \$85,806.47 and GMWB value is \$99,794.48.	EXCESS \$89,855.52 (AV) <u>- \$4,049.06 (excess)</u> \$85,806.47 (AV)	EXCESS \$104,503.61 (GMWB) <u>- \$4,709.13 (4.83% of excess)</u> \$99,794.48 (GMWB)
The rider cost, which is the GMWB multiplied by 0.95%, is now \$948.05. Lily's end-of-year Accumulation Value is now \$84,858.42.	RIDER COST \$85,806.47 (AV) <u>- \$948.05 (rider cost)</u> \$84,858.42 (AV)	RIDER COST \$99,794.48 (GMWB) <u>x 0.95% (rider cost)</u> \$948.05 (rider cost)
At the beginning of year six, Lily is age 67. Because an excess withdrawal occurred in the previous contract year, the LPA is recalculated at 4.75%, based upon Lily's current age and current GMWB Value. Lily's new LPA is \$4,740.24.		LIFETIME PAYMENT AMOUNT \$99,794.48 (GMWB) <u>x 4.75% (LPA %)</u> \$4,740.24 (LPA)

FREQUENTLY ASKED QUESTIONS

- Q.** Does the Income Pay Rider have to be added to my Contract?
- A.** No, it is an optional rider that does NOT need to be added to every contract. It is available for issue ages 40 and above. The rider is intended for those who want guaranteed lifetime income withdrawals and choose to elect it and pay the cost for the rider.
- Q.** Is there a cost associated with this optional rider?
- A.** Yes, the cost of rider will vary by the Bonus Credit Option selected. This cost is calculated by multiplying the charge percentage (GMWB Charge) by the current GMWB Value. This amount is then subtracted from your Contract's Accumulation Value each year on the contract anniversary. A cost is still applied even in years when no interest is credited to the Contract.
- Q.** Is the Rider Cost guaranteed for the life of the Contract?
- A.** The Rider Cost is guaranteed and will stay the same and be applied each year until the rider is terminated.
- Q.** When is the Rider Cost applied?
- A.** Every contract year; even in years when no interest is credited to the Contract, in years when there are no GMWB Step-Ups, in years in which a withdrawal is taken and continuing on when you elect and begin taking lifetime income payments. The Rider Cost is applied every year until the rider terminates.
- Q.** Is the Bonus Credit included in the Accumulation Value and available for withdrawal or surrender?
- A.** No, the Bonus Credit is only credited to the GMWB Value and is therefore not part of the Accumulation Value or Surrender Value.
- Q.** Can the Bonus Credit or GMWB Value be paid out as a Death Benefit to my named beneficiary?
- A.** No, since the Bonus Credit is only credited to the GMWB Value. This value is only used to determine your lifetime income payment amount. It will not be paid out as a Death Benefit to your beneficiary.
- Q.** In years when a withdrawal is taken, would a Bonus Credit still apply?
- A.** In most instances no, since Bonus Credits are only available until you begin taking income payments or elect to receive lifetime income from the rider. However, if the withdrawal satisfies a Required Minimum Distribution (RMD), the Bonus Credit would still be credited to your GMWB Value.

FREQUENTLY ASKED QUESTIONS

- Q.** How is the lifetime income payment calculated?
- A.** At the time you elect to receive income from the rider, your Lifetime Payment Amount is calculated by multiplying your Lifetime Payment Percentage (determined by your attained age) by your current GMWB Value.
- Q.** Can additional premium be added to a Contract after income payments have been started?
- A.** Yes, the additional premium would be added to your GMWB Value and your Contract's Accumulation Value. Your LPA may increase at the time the additional premium is received.
- Q.** Can a spouse continue Income Pay after the death of the owner?
- A.** Yes, if the surviving spouse is the sole beneficiary and he or she decides to use a spousal continuance to keep the Contract in force.
- If the spousal continuance occurs **after** you elect to receive lifetime income payments, the current income payment amount will continue until the earlier of the surviving spouse's death or the GMWB Value is reduced to zero.
- If the spousal continuance occurs **before** you elect to receive lifetime income payments, income payments will be calculated based on the Lifetime Payment Election Date chosen by the surviving spouse. Income payments will be paid until the earlier of the surviving spouse's death or the GMWB Value is reduced to zero.
- Q.** When can I begin taking lifetime income payments?
- A.** Lifetime income payments can begin after the first contract year once you reach age 50. You must notify us in writing to establish your Lifetime Payment Election Date.
- Q.** Is the Accumulation Value calculated the same as the GMWB Value?
- A.** The following illustrates how the two values are calculated.

ACCUMULATION VALUE	GMWB VALUE
<p>Used in the calculation of contractual Death Benefits, annuity payout options, penalty-free withdrawals and surrender values. Applicable premium bonuses, index/interest credits and additional premium can increase this value.</p> <p>Withdrawals, lifetime income payments, surrenders, surrender charges, Interest Adjustment (if applicable) and Rider Costs will decrease the Accumulation Value. Bonus Credits under the rider will not be credited to the Accumulation Value.</p> <p>The Rider Cost is automatically withdrawn, penalty-free, from the Accumulation Value on each contract anniversary.</p>	<p>Used as the mechanism for determining lifetime income payments and the Rider Cost. See the Rider Cost section (page three of this brochure) for complete details.</p> <p>Additional premium, applicable premium bonuses, annual "roll-ups" and Bonus Credits can increase this value.</p> <p>This value is used to determine your lifetime income payments. Excess withdrawals reduce this value on a percentage basis.</p> <p>RMD's reduce this value dollar for dollar.</p>
<p>Any withdrawal (penalty-free, partial or full surrender), Death Benefits and surrender values will be based upon your Accumulation Value.</p>	<p>Lifetime income payments will be based upon your GMWB Value.</p>

RIDER TERMINATION

If your needs change, you may elect to terminate this rider at any time. Terminating this rider forfeits access to the GMWB Value, income payments and all Bonus Credits. Termination of the Rider will not automatically terminate the Contract. Once terminated, this rider cannot be reinstated and you will not be reimbursed for charges previously incurred.

THE RIDER WILL ALSO TERMINATE UPON:

- Submitting written notice to surrender the Contract or to terminate the Contract or rider
- At death of the owner, unless the Contract contains a Spousal Continuation provision and the spouse is named the sole beneficiary
- On the date you begin taking annuity payments (annuitization) from the Contract or on the maturity date if a payment option is elected
- At the death of the annuitant, unless there are joint annuitants (only allowed with spouses). If there are joint annuitants, the rider will terminate at the time of the second death
- If the Contract's Accumulation Value, the GMWB Value and LPA all equal zero
- If you take a loan out on your 403(b) Contract and the rider is attached



Income Pay[®] is an optional rider issued on form AE513A (rider) and SP513B (spec page) or state variation by North American Company for Life and Health Insurance, West Des Moines, IA. Income Pay is not available on North American Ten[®], North American Paramount Choice Ten[®], and NA Freedom Choice[®] with 5% Penalty Free Withdrawal. This feature may not be available in all states. Neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on a qualified advisor.

This brochure is for solicitation purposes only. Please refer to your Contract for any other specific information. With every contract that North American issues there is a free-look period. This gives you the right to review your entire Contract and if you are not satisfied, return it and have your premium returned.



PORTRAIT OF FINANCIAL STABILITY

A.M. Best	A+ (Superior) ^{*, °}	2nd highest out of 15 categories	A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to contract holders.
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 May 26, 2011. 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 April 6, 2011.

Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. Ratings are current as of the date of this brochure.

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LIFE AND HEALTH INSURANCE
Annuity Service Center
4350 Westown Parkway,
West Des Moines, IA 50266

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