

HOT! North American Products: Strong Premium Bonuses, Strong Rates, Strong Comp!

	North American Charter ^{®,1}		NAC RetireChoice ^{®,1,*}		Performance Choice ^{®,1,*}			
	10	14	10	14	8	8 Plus	12	12 Plus
Surrender Charge Period ²	10	14	10	14	8	8 Plus	12	12 Plus
Premium Bonus ³	5%	8%	4.50% 7% w/ ABR ⁴	5% 10% w/ ABR ⁴	N/A	4%	N/A	7%
Premium Bonus Duration	7 Years	7 Years	5 Years	5 Years	N/A	5 Years	N/A	5 Years
Fixed Rate ^{**}	1.20%	1.25%	1.50%	1.55%	2.30%	1.70%	2.35%	1.75%
Monthly Point-to-Point with Index Cap Rate (S&P 500 [®]) ^{**}	1.25%	1.30%	1.55%	1.60%	2.00%	1.55%	2.05%	1.60%
Annual Point-to-Point with Index Cap Rate (S&P 500 [®]) ^{**}	2.00%	2.10%	2.90%	3.10%	4.25%	3.00%	4.35%	3.10%
Annual Point-to-Point with Index Margin Available No Traditional Cap	No		Yes		No			
Volatility Control Index ⁵	No		S&P 500 [®] Low Volatility Daily Risk Control 5%		S&P 500 [®] Low Volatility Daily Risk Control 5%			
Return of Premium Feature	No		Yes, with optional Additional Benefit Rider		No			
Commission ⁶ Year 1	6.5%	7.0%	7.5%	8.5%	5.0%		6.0%	

* Subject to Premium Bonus Recapture.

** Assumes initial premium greater than \$250,000 for NAC RetireChoice.

Strong products to help you offer strong retirement solutions to your clients!
Call Sales Support for illustrations and product details.

866-322-7066

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Annuity

Fixed Index Annuity Highlights

This is not a complete comparison of all North American Fixed Index Annuities or of the listed fixed index annuity products. For more information please see the product brochures for further details on the features, limitations and complete product disclosures.

These products are issued by North American Company for Life and Health Insurance®. Product features and riders may not be available in all states or appropriate for all clients.

The North American Charter® is issued on form LC/LS156A (certificate/contract), LR342A, LR398A and LR445A (riders/endorsements) or appropriate state variation.

The NAC RetireChoice® is issued on form LC/LS160A (certificate/contract), LR431A, LR424A-1, LR423A, AE520A, AE533A, AE529A, AE532A, AE531A, AE556A, LR433A, AE530A, AE528A, AE511A and LR427A (riders/endorsements) or appropriate state variation.

The Performance Choice® is issued on form LC/LS160A (certificate/contract), LR431A, LR424A-1, AE520A, LR426A, LR427A, LR428A, AE509A, AE510A, AE511A, AE556A, and LR433A, (riders/endorsements) or appropriate state variation.

1. Current rates effective as of August 6, 2015 and are subject to change at any time.
2. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.
3. Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates and or greater Index Margins 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 credited interest rates, lower Index Cap Rates, lower Participation Rates and or greater Index Margins.
4. Optional Additional Benefit Rider (ABR) has an annual cost of 0.55% on the NAC RetireChoice 10 and 0.60% on the NAC RetireChoice 14. See product specific materials for further details.
5. This index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P 500® Low Volatility Daily Risk Control 5% Index has been in existence since 8/18/2011. Ending values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJI") using the same methodology as used currently.
6. Commission is based on WA Regular schedule and may vary according to the product, client's issue age, and issue state. See your current commission schedule for further details.

The premium bonus is not recaptured 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 or on any Rider Charge.

The "S&P 500®", "S&P 500® Low Volatility Daily Risk Control 5% Index" "S&P MidCap 400®", and "DJIA®", Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by North American Company for Life and Health Insurance ("the Company"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. North American CharterSM, NAC RetireChoice® and Performance Choice® are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

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