



**NA CHARTER<sup>SM</sup>**  
INDEX CAP RATE ONLY PRODUCT



**NA PRECISION<sup>SM</sup>**  
PARTICIPATION RATE PRODUCT

SURRENDER CHARGE OPTIONS	SURRENDER CHARGES <sup>1</sup>	PREMIUM BONUS <sup>2</sup>	ANNUITIZATION BONUS	ISSUE AGE <sup>3</sup>	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 Monthly Point-to-Point <sup>4</sup> Annual Point-to-Point INDEX ACCOUNTS: S&P 500 <sup>®</sup> DJIA <sup>SM</sup> Dow Jones Euro STOXX 50 <sup>®5</sup> S&P 400 <sup>®</sup> Nasdaq-100 <sup>®5</sup> Russell 2000 <sup>®</sup> Lehman Brothers U.S. Aggregate Index <sup>5</sup> Fixed Account <sup>6</sup> Hindsight Index Strategy <sup>®5</sup> (a combination of the S&P 500 <sup>®</sup> , DJ Euro STOXX <sup>®</sup> , and Russell 2000 <sup>®</sup> Index) <sup>9</sup>	\$10,000 (Non-Qualified) \$2,000 (Qualified)  (5\$/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 In TX, Issue Ages are 60-79 on 10-Year Option		PENALTY-FREE WITHDRAWAL <sup>7</sup> 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 In CA, Issue Ages are 0-65 on 14-Year Option In TX, Issue Ages are 56-75 on 14-Year Option		RIDER <sup>8</sup> 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.naanannuity.com](http://www.naanannuity.com). 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<sup>®</sup> and the Nasdaq-100<sup>®</sup> are the only Index Account options available with the Monthly Point-to-Point Crediting Method. 5. The Nasdaq-100<sup>®</sup>, Dow Jones Euro STOXX 50<sup>®</sup>, Lehman Bros. U.S. Aggregate Index, and Hindsight Index Strategy<sup>®</sup> 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<sup>®</sup> 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.

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# ANNUITIES AT A GLANCE - EFFECTIVE 05/24/10



## NA PRIZM PLUS®

SURRENDER CHARGE OPTIONS	ANNUITIZATION BONUS	ISSUE AGE <sup>3</sup>	SURRENDER CHARGES <sup>1</sup>	PREMIUM BONUS <sup>2</sup>	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 <sup>4</sup> with Index Cap Rate Annual Point-to-Point with Participation Rate Fixed Account <sup>6</sup>	\$10,000 (Non-Qualified) \$2,000 (Qualified) (5\$/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	<u>INDICES:</u> S&P 500® DJIA <sup>SM</sup> Dow Jones Euro STOXX 50® <sup>5</sup> S&P 400® Nasdaq-100® <sup>5</sup> Russell 2000® Lehman Brothers U.S Aggregate Index <sup>5</sup>	<u>PENALTY-FREE WITHDRAWAL<sup>7</sup></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 In CA, Issue Ages are 0-65 on 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		<u>RIDER<sup>8</sup></u> Nursing Home Confinement Waiver (Available issue ages 75 and under) <b>100% LIQUIDITY</b>

## NORTH AMERICAN FREEDOM CHOICE®

SURRENDER CHARGE OPTIONS	ISSUE AGE <sup>3</sup>	SURRENDER CHARGES <sup>1</sup>	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 <sup>4</sup> Annual Point-to-Point Fixed Account <sup>6</sup>
8 YEAR OPTION	0-85	1.....9% 3.....8% 5.....6% 7.....4% 2.....9% 4.....7% 6.....5% 8.....2%	<u>INDICES:</u> S&P 500® DJIA <sup>SM</sup> Dow Jones EuroSTOXX 50® <sup>5</sup> S&P 400® Nasdaq-100® <sup>5</sup> Russell 2000® Lehman Brothers U.S Aggregate Index <sup>5</sup>
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 In CA, Issue Ages are 0-65 on 14-Year Option	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%	

**MINIMUM PREMIUM**  
\$10,000 (Non-Qualified)  
\$2,000 (Qualified)  
(5\$/mo TSA Salary Reduction Required)

**PENALTY-FREE WITHDRAWAL<sup>7</sup> 10% Option** - 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.

**5% Option** - Once per year after the first anniversary, you may withdraw, without surrender charges or Interest Adjustment, up to 5% of your Accumulation Value. 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.

**RIDER<sup>8</sup>**  
Nursing Home Confinement Waiver (Available issue ages 75 and under)

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# North American Company

# ANNUITIES AT A GLANCE

for Life and Health Insurance - Annuity Division

## FIXED INDEX ANNUITIES

PRODUCT NAME	CREDITING METHODS/ INDEX ACCOUNTS	MINIMUM PREMIUM	ISSUE AGES <sup>1</sup>	SURRENDER CHARGES <sup>2</sup> +/- INT. ADJUSTMENT	MINIMUM SURRENDER VALUE	PENALTY FREE WITHDRAWALS <sup>3</sup>	ANNUAL TRANSFER OPTIONS <sup>4</sup>	RIDERS (Where approved)
<b>North American Paramount Choice Ten<sup>SM</sup> Index Account and Fixed Account<sup>5</sup></b>  <b>10% Premium Bonus<sup>6</sup></b> (first 6 years!)	<i>Monthly Average:</i> S&P 500 <sup>®</sup> , DJIA <sup>SM</sup> , Russell 2000 <sup>®</sup> , S&P Midcap 400 <sup>®</sup> <i>Annual Point-to-Point<sup>7</sup>:</i> S&P 500 <sup>®</sup> , DJIA <sup>SM</sup> , Russell 2000 <sup>®</sup> , S&P Midcap 400 <sup>®</sup> , Nasdaq-100 <sup>®</sup> , Lehman Bros. U.S. Aggregate, DJ EuroSTOXX 50 <sup>®</sup> <i>Monthly Point-to-Point:</i> S&P 500 <sup>®</sup> , Nasdaq-100 <sup>®</sup>	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo. TSA Salary Reduction Required)	0-79	<i>10 Years:</i> 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%  <i>Premium Bonus Recapture<sup>8</sup></i> 100%, 90%, 80%, 70%, 60%, 50%, 40%, 30%, 20%, 10%	MGCV equals 100% of premiums (excluding premium bonus) less any withdrawals (before any interest adjustment or reduction for applicable surrender charges) accumulated at the MGCV Interest Rate, less surrender charges.	10% of Accumulation Value each year after first year. <sup>9</sup>	After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary.	Nursing Home Confinement Waiver
<b>North American Ten<sup>®</sup> Index Account and Fixed Account<sup>5</sup></b>  <b>10% Premium Bonus<sup>6</sup></b> (first 5 years!)	<i>Monthly Average:</i> S&P 500 <sup>®</sup> , DJIA <sup>SM</sup> , Russell 2000 <sup>®</sup> , S&P Midcap 400 <sup>®</sup> <i>Annual Point-to-Point<sup>7</sup>:</i> S&P 500 <sup>®</sup> , DJIA <sup>SM</sup> , Russell 2000 <sup>®</sup> , S&P Midcap 400 <sup>®</sup> , Nasdaq-100 <sup>®</sup> , Lehman Bros. U.S. Aggregate, DJ EuroSTOXX 50 <sup>®</sup> , Hindsight Index Strategy <sup>®</sup> <i>Monthly Point-to-Point:</i> S&P 500 <sup>®</sup> , Nasdaq-100 <sup>®</sup>	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo. TSA Salary Reduction Required)	0-79	<i>10 Years:</i> 18%, 16%, 14%, 12%, 11%, 10%, 8%, 6%, 4%, 2%	MGCV equals 100% of premiums (excluding premium bonus) less any withdrawals (before any interest adjustment or reduction for applicable surrender charges) accumulated at the MGCV Interest Rate, less surrender charges.	10% of Accumulation Value each year after first year.	After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary.	Nursing Home Confinement Waiver
<b>Formula Choice<sup>®</sup> (Index Cap Rate only Product) Index Account and Fixed Account<sup>5</sup></b>	<i>Annual Point-to-Point<sup>7</sup>:</i> S&P 500 <sup>®</sup> , DJIA <sup>SM</sup> , Russell 2000 <sup>®</sup> , S&P Midcap 400 <sup>®</sup> , Nasdaq 100 <sup>®</sup> , DJ EuroSTOXX 50 <sup>®</sup> , Lehman Bros. U.S. Aggregate <i>Monthly Point-to-Point:</i> S&P 500 <sup>®</sup>	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo. TSA Salary Reduction Required)	0-85	<i>5 Years:</i> 9%, 8%, 6%, 4%, 2%	<b>SURRENDER VALUE</b> Value never less than Minimum required by state laws at the time of issue where the contract is delivered.	10% of Accumulation Value each year after first year.	After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary.	Nursing Home Confinement Rider

## IMMEDIATE ANNUITY

PRODUCT NAME	DESCRIPTION	MINIMUM PREMIUM	ISSUE AGES <sup>1</sup>	SURRENDER CHARGES <sup>2</sup> +/- INT. ADJUSTMENT	PENALTY FREE WITHDRAWALS <sup>3</sup>	RIDERS (Where approved)
<b>North American Income<sup>®</sup></b>	Single Premium immediate annuity that protects your client's principal while providing them with a competitive income in order to maximize their benefits and achieve their retirement goals.	\$10,000 (Non-Qualified) \$2,000 (Qualified)	0-85 (All options) 0-95 (Period Certain)	Not Applicable	<i>Available Payouts:</i> • 5-20 year Certain • Life Only • Life with Period Certain • Joint Life • Installment & Cash Refund	Not Applicable

For more information, contact Marketing Support at (866)322-7066 Phone, (866)322-5933 Fax, via the web at www.nacannuity.com, or your Distributor and/or Sales Vice President.

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**TRADITIONAL FIXED ANNUITIES**

PRODUCT NAME	DESCRIPTION	MINIMUM PREMIUM	ISSUE AGES <sup>1</sup>	SURRENDER CHARGES <sup>2</sup> +/- INT. ADJUSTMENT	PENALTY FREE WITHDRAWALS <sup>3</sup>	RIDERS (W here approved)
<b>North American Flex III<sup>SM</sup></b>  <b>10% Premium Bonus<sup>6</sup></b> (first 5 years!)	This annuity offers a one-year guaranteed interest rate on initial premium.	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo. TSA Salary Reduction Required)	0-75  In CA, Issue Ages are 0-65 on 14-Year Option.	<u>14 Years:</u> 18%, 18%, 17%, 15%, 15%, 15%, 15%, 14%, 12%, 10%, 8%, 6%, 4%, 2%	After the first year of the contract, withdrawals once per year not to exceed 10% of the Accumulation Value are available. Return of Premium feature.	Nursing Home Confinement Waiver
<b>North American Flex II<sup>SM</sup></b>  <b>5% Premium Bonus<sup>6</sup></b> (first 5 years!)	This annuity offers a one-year guaranteed interest rate on initial premium.	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo. TSA Salary Reduction Required)	0-79	<u>10 Years:</u> 15%, 14%, 13%, 12%, 11%, 10%, 8%, 6%, 4%, 2%	After the first year of the contract, withdrawals once per year not to exceed 10% of the Accumulation Value are available. Return of Premium feature.	Nursing Home Confinement Waiver
<b>North American Flex I<sup>SM</sup></b>	This annuity offers a one-year guaranteed interest rate on initial premium.	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo. TSA Salary Reduction Required)	0-85	<u>7 Years:</u> 9%, 9%, 8%, 7%, 6%, 4%, 2%	After the first year of the contract, withdrawals once per year not to exceed 10% of the Accumulation Value are available. Return of Premium feature.	Nursing Home Confinement Waiver
<b>North American Director<sup>SM</sup></b>	9-year annuity offering a 5-year guaranteed interest rate on initial premium and an interest rate bonus on all premium received in first year.	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo. TSA Salary Reduction Required)	0-85	<u>9 Years:</u> 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0%	After the first year of the contract, withdrawals once per year not to exceed 10% of the Accumulation Value are available. Interest withdrawals are available after 30 days by current Company practice.	Nursing Home Confinement Rider Terminal Illness Rider Unemployment Rider
<b>The Boomer Annuity<sup>®</sup></b> <b>5% Premium Bonus<sup>6</sup></b>	Flexible premium, deferred fixed annuity offering initial rate guarantee of one year. Annuityization bonus options also available.	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo. TSA Salary Reduction Required)	0-80	<u>10 Years:</u> 15%, 14%, 13%, 12%, 11%, 10%, 8%, 6%, 4%, 2%	5% of Accumulation Value each year after first year.	Nursing Home Confinement Rider

**MULTI-YEAR GUARANTEE ANNUITY**

PRODUCT NAME	DESCRIPTION	MINIMUM PREMIUM	ISSUE AGES <sup>1</sup>	SURRENDER CHARGES <sup>2</sup> +/- INT. ADJUSTMENT	PENALTY FREE WITHDRAWALS <sup>3</sup>	RIDERS (W here approved)
<b>North American Guarantee Choice<sup>SM</sup></b>	Single premium multi-year guaranteed interest annuity offering various guarantee periods.  Premium banding on rates Low Band: Less than \$200,000 High Band: \$200,000 or more	\$10,000 (Non-Qualified) \$2,000 (Qualified)	0-90	<u>3 Years:</u> 10%, 10%, 10% <u>4 Years:</u> 10%, 10%, 10%, 10% <u>5 Years:</u> 10%, 10%, 10%, 10%, 10% <u>6 Years:</u> 10%, 10%, 10%, 10%, 10%, 9% <u>7 Years:</u> 10%, 10%, 10%, 10%, 10%, 9%, 8% <u>8 Years:</u> 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6% <u>9 Years:</u> 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6%, 4% <u>10 Years:</u> 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6%, 4%, 2%	Current year's interest withdrawals available each year by current company practice. Can begin as early as 30 days after annuity is issued.	Nursing Home Confinement Waiver

**For more information, contact Marketing Support at  
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