

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	<u>CREDITING METHODS:</u> Daily Average ⁵ Monthly Point-to-Point ⁴ Annual Point-to-Point <u>INDEX ACCOUNTS:</u> 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 [^]		<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	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 ^{^, *}		<u>RIDER⁸</u> Nursing Home Confinement Rider (Available issue ages 75 and under)

North American CharterSM is issued on forms LS/LC156A, the North American PrecisionSM is issued on forms LS/LC155A, the North American Freedom Choice[®] and the North American Prizm Plus[®] are issued on forms LS/LC160A or appropriate state variation by North American Company for Life and Health Insurance, West Des Moines, IA.

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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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FIXED INDEX ANNUITIES								
PRODUCT NAME	CREDITING METHODS/ INDEX ACCOUNTS	MINIMUM PREMIUM	ISSUE AGES ¹	SURRENDER CHARGES ² +/- INT. ADJUSTMENT	MINIMUM SURRENDER VALUE	PENALTY FREE WITHDRAWALS ³	ANNUAL TRANSFER OPTION ⁴	RIDERS (Where approved)
North American Paramount Choice Ten® Index Account and Fixed Account⁶ 7% Premium Bonus⁶ (first 6 years)	<i>Monthly Average:</i> S&P 500®, DJIA SM , Russell 2000®, S&P Midcap 400® <i>Annual Point-to-Point⁷:</i> S&P 500®, DJIA SM , Russell 2000®, S&P Midcap 400®, Nasdaq-100®, EURO STOXX 50® <i>Monthly Point-to-Point:</i> S&P 500®, Nasdaq-100®	\$10,000 (Non-Qualified) \$2,000 (Qualified) ((\$50/mo. TSA Salary Reduction Required)	0-79	10 Years: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% Premium Bonus Recapture⁸ 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. ⁹	After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary.	Nursing Home Confinement Waiver
North American Ten® Index Account and Fixed Account⁶ 7% Premium Bonus⁶ (first 5 years)	<i>Monthly Average:</i> S&P 500®, DJIA SM , Russell 2000®, S&P Midcap 400® <i>Annual Point-to-Point⁷:</i> S&P 500®, DJIA SM , Russell 2000®, S&P Midcap 400®, Nasdaq-100®, EURO STOXX 50®, Hindsight Index Strategy® <i>Monthly Point-to-Point:</i> S&P 500®, Nasdaq-100®	\$10,000 (Non-Qualified) \$2,000 (Qualified) ((\$50/mo. TSA Salary Reduction Required)	0-79	10 Years: 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
Formula Choice® (Index Cap Rate only Product) Index Account and Fixed Account⁵	<i>Annual Point-to-Point :</i> S&P 500®, DJIA SM , Russell 2000®, S&P Midcap 400®, Nasdaq 100®, EURO STOXX 50® <i>Monthly Point-to-Point:</i> S&P 500®	\$10,000 (Non-Qualified) \$2,000 (Qualified) ((\$50/mo. TSA Salary Reduction Required)	0-85	5 Years: 9%, 8%, 6%, 4%, 2%	SURRENDER VALUE 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
North American Pillar® 5% Premium Bonus⁶ (first 5 years)	<i>Daily Average w/Participation Rate:</i> DJIA SM , S&P 500®, S&P 400®, Russell 2000® <i>Annual Point-to-Point:</i> DJIA SM , S&P 500®, S&P 400®, EURO STOXX 50®, Nasdaq-100®, Russell 2000®, Hindsight Index Strategy® <i>Monthly Point-to-Point w/Cap Crediting Method:</i> S&P 500®, Nasdaq-100®	\$10,000 (Non-Qualified) \$2,000 (Qualified) ((\$50/mo TSA Salary Reduction Req.)	0-79	10 Years: 9%, 8.5%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	SURRENDER VALUE 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. ⁹	After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary.	Nursing Home Confinement Waiver & Terminal Illness Waiver
NA PERFORMANCE CHOICESM 12 PLUS 8% Premium Bonus⁶ (first 5 years) NA PERFORMANCE CHOICESM 12	<i>Monthly Point-to-Point w/Cap:</i> S&P 500®, Nasdaq-100® <i>Annual Point-to-Point w/Cap:</i> S&P 500®, EURO STOXX 50®, DJIA SM , S&P Midcap 400®, Russell 2000®, Nasdaq-100®, Hang Seng, Plus Fixed Account ⁵ <i>Inverse Performance Trigger:</i> S&P 500®	\$10,000 (Non-Qualified) \$2,000 (Qualified) ((\$50/mo TSA Salary Reduction Req.)	0-75 (0-55 in TX on 12-Year & 12-Year Plus) (0-65 in CA on 12-Year & 12-Year Plus) (0-55 in SC on 12-Year & 0-48 on 12-Year Plus)	Surrender Charge - 12 Years: 10%, 10%, 10%, 10%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 2% Premium Bonus Recapture: (12 Plus Only)⁸ 100%, 95%, 90%, 85%, 80%, 70%, 60%, 50%, 40%, 30%, 20%, 10%	SURRENDER VALUE 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. ⁹	After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary.	Nursing Home Confinement Waiver
NA PERFORMANCE CHOICESM 8 PLUS 5% Premium Bonus⁶ (first 5 years) NA PERFORMANCE CHOICESM 8	<i>Monthly Point-to-Point w/Cap:</i> S&P 500®, Nasdaq-100® <i>Annual Point-to-Point w/Cap:</i> S&P 500®, EURO STOXX 50®, DJIA SM , S&P Midcap 400®, Russell 2000®, Nasdaq-100®, Hang Seng, Plus Fixed Account ⁵ <i>Inverse Performance Trigger:</i> S&P 500®	\$10,000 (Non-Qualified) \$2,000 (Qualified) ((\$50/mo TSA Salary Reduction Req.)	0-85 (0-82 in IN on 8 Plus only) (0-52 in SC on 8 Plus only)	Surrender Charge - 8 Years: 10%, 10%, 10%, 10%, 9%, 8%, 5%, 3% Premium Bonus Recapture: (8 Plus Only)⁸ 100%, 90%, 80%, 70%, 60%, 50%, 40%, 20%	SURRENDER VALUE 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. ⁹	After the first year, you may transfer between available accounts and/or crediting methods on each contract anniversary.	Nursing Home Confinement Waiver

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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE - TRADITIONAL FIXED ANNUITIES

PRODUCT NAME	DESCRIPTION	MINIMUM PREMIUM	ISSUE AGES ¹	SURRENDER CHARGES ² +/- INT. ADJUSTMENT	PENALTY FREE WITHDRAWALS ³	RIDERS (Where approved)
NA Flex III® 10% Premium Bonus⁶ (first 5 years) NA Flex II® 5% Premium Bonus⁶ (first 5 years) NA Flex I®	This annuity offers a one-year guaranteed interest rate on initial premium.	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo. TSA Salary Reduction Req.)	FLEX III - 0-75 FLEX II - 0-79 FLEX I - 0-85 (0-65 in CA on 14-Year only)	FLEX III: 14 Years: 18%, 18%, 17%, 15%, 15%, 15%, 14%, 12%, 10%, 8%, 6%, 4%, 2% FLEX II: 10 Years: 15%, 14%, 13%, 12%, 11%, 10%, 8%, 6%, 4%, 2% FLEX I: 7 Years: 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
North American DirectorSM	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 Req.)	0-85	9 Years: 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
The Boomer Annuity® 5% Premium Bonus⁶	Flexible premium, deferred fixed annuity offering initial rate guarantee of one year. Annuitization bonus options also available.	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo. TSA Salary Reduction Req.)	0-80	10 Years: 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 ¹	SURRENDER CHARGES ² +/- INT. ADJUSTMENT	PENALTY FREE WITHDRAWALS ³	RIDERS (Where approved)
North American Guarantee ChoiceSM	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	3 Years: 10%, 10%, 10% 4 Years: 10%, 10%, 10%, 10% 5 Years: 10%, 10%, 10%, 10%, 10% 6 Years: 10%, 10%, 10%, 10%, 10%, 9% 7 Years: 10%, 10%, 10%, 10%, 10%, 9%, 8% 8 Years: 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6% 9 Years: 10%, 10%, 10%, 10%, 10%, 9%, 8%, 6%, 4% 10 Years: 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

IMMEDIATE ANNUITY

PRODUCT NAME	DESCRIPTION	MINIMUM PREMIUM	ISSUE AGES ¹	SURRENDER CHARGES ² +/- INT. ADJUSTMENTS	PENALTY FREE WITHDRAWALS ³	RIDERS (Where approved)
North American Income®	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	<u>Available Payouts:</u> • 5-20 year Certain • Life Only • Life with Period Certain • Joint Life • Installment & Cash Refund	Not Applicable

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1. Issue ages may vary by state. 2. Certain states require surrender charges to be reduced, please contact Sales Support for complete details. Many contracts have Interest Adjustments, please see the Product Guide (8109Z) for details or visit our website at www.nacannuity.com. 3. Withdrawals, surrenders and loans from these annuity contracts 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 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. This adjustment may decrease or increase the Surrender Value depending on the change in interest rates since the annuity purchase. 4. Transfer options are only available if completed within 30 days of contract anniversary. 5. 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%. 6. 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. 7. On the Annual Point-to-Point Crediting Method, the Index Cap Rate is applied prior to the participation rate. 8. During the surrender period, withdrawals taken in excess of the penalty-free amount will incur a premium bonus recapture in addition to any applicable surrender charges and/or Interest Adjustments. 9. Withdrawals may be subject to an Interest Adjustment or any applicable surrender charges. 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. Not all products, features and riders are approved in all states.

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