



NAC LEGACY SPWLSM

Single Premium Whole Life Insurance

FACT SHEET

ISSUE AGES

40-80 tobacco use; 40-85 non-tobacco use

MINIMUM PREMIUM

\$10,000

MAXIMUM PREMIUM

Maximum premium is limited by the Maximum Net Amount at Risk at issue.

Issue Ages	Maximum Net Amount At Risk Per Life
40-65	\$250,000
66-80	\$240,000 at age 66—reducing by \$10,000 according to age—to \$100,000 at age 80
81-85	\$50,000

SIMPLIFIED UNDERWRITING

Available up to the Net Amount at Risk; includes application and teleunderwriting, no physical exam or blood work

NO LAPSE GUARANTEE

Policy guaranteed not to lapse, if there is no policy debt

DEATH BENEFIT

Maximum of:

- Face Amount, or
- Maximum Value (Accumulation Value or Guaranteed Tabular Cash Value) multiplied by a Corridor Factor, or
- Return of Premium amount multiplied by a Corridor Factor

Policy loans and the use of the accelerated benefits can impact the Death Benefit

PREMIUM BONUS

10% of single premium credited on first policy anniversary

LOANS

Loans available after first year; 2% net cost, interest collected in advance; unpaid loan and interest will affect the Death Benefit; for Modified Endowment Contract (MEC) policies, loans will be taxed as income to the extent there is a gain in the policy

GUARANTEED MINIMUM FIXED INTEREST RATE

2% guaranteed minimum; declared annually for the next year

POLICY EXPENSES AND CHARGES

Unit Expense Charge is charged per \$1,000 of face amount and varies by age, gender and tobacco class; COI's charged on net amount at risk

SURRENDER CHARGES

10-year decreasing schedule as a percent of single premium

YEAR	SC% OF SINGLE PREMIUM
1	12%
2	12%
3	11%
4	10%
5	9%
6	8%
7	7%
8	6%
9	4%
10	2%
11+	0%

Please keep in mind that a surrender could result in a loss of premium. Surrender charge structure may vary by state. Consult your Disclosure Statement for details specific to your state.

INTEREST CREDITING STRATEGIES

Fixed Account and Annual Point-to-Point with Index Cap Rate

ANNUAL POINT-TO-POINT

Changes in the beginning and ending index values determine Interest Credits, if any, subject to an annual Index Cap Rate

AVAILABLE INDICES

Standard & Poor's 500[®] and Hang Seng Index

INDEX CAP RATE

2% guaranteed minimum Index Cap Rate for policy term

TRANSFER OPTIONS

Transfers between crediting strategies available after the first policy anniversary; 30 day period to reallocate; transfers can occur on a yearly basis



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ILLUSTRATIONS

A policy illustration will be required and will show 3 values:

- Fixed Account, Blended Index Account and
- Total Accumulation Value

CASH SURRENDER VALUE

Equals the maximum of:

- the Accumulation Value less surrender charges, or
- the Guaranteed Tabular Cash Value, or
- Return of Premium amount

All values will be reduced by policy debt

ACCELERATED BENEFIT ENDORSEMENTS

Automatically included at no cost where available; these benefits advance a portion of eligible Death Benefit proceeds based on eligibility requirements; benefits paid in a lump sum

Chronic Illness (availability varies by state)

Provides benefits for a chronic illness which lasts more than 90 days

Maximum benefit equals 24% of the Death Benefit on initial election date, up to \$240,000

Elections can be made once every 12 months, if still qualified as chronically ill; maximum issue age 80

Terminal Illness (availability varies by state)

Provides a one-time benefit due to a terminal illness diagnosis and a life expectancy of 2 years or less

Maximum benefit equals 50% of the Death Benefit on the election date, up to \$500,000

Limitations

\$200 administrative fee will be applied upon each election and will reduce payable benefits; certification of illness must occur within last 12 months; only one accelerated benefit can be utilized at one time; acceleration of benefits will reduce the Face Amount, Death Benefits and the Accumulation Value; Return of Premium feature terminates upon election of an accelerated benefit; policy loans will reduce amount payable

RETURN OF PREMIUM ENDORSEMENT

Automatically included at no cost where available; option to terminate policy and receive a portion or all of the premium; benefit equals single premium (excluding premium bonus) multiplied by the Return of Premium Percentage, outlined below, minus policy debt

POLICY YEAR	RETURN OF PREMIUM PERCENTAGE
1	90%
2	91%
3	92%
4	93%
5	94%
6	95%
7	96%
8	97%
9	98%
10	99%
11+	100%

NORTH AMERICAN COMPANY—A PORTRAIT OF FINANCIAL SECURITY

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 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 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.

MAXIMUM PREMIUM AND DEATH BENEFITS AT ISSUE BY AGE

Issue Age	MALE NON-TOBACCO		MALE TOBACCO		FEMALE NON-TOBACCO		FEMALE TOBACCO	
	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit
50	\$133,000	\$383,000	\$171,620	\$421,620	\$112,229	\$362,229	\$151,086	\$401,086
51	\$139,936	\$389,936	\$180,520	\$430,520	\$117,729	\$367,729	\$158,603	\$408,603
52	\$147,315	\$397,315	\$189,970	\$439,970	\$123,519	\$373,519	\$166,487	\$416,487
53	\$155,159	\$405,159	\$199,979	\$449,979	\$129,613	\$379,613	\$174,758	\$424,758
54	\$163,495	\$413,495	\$210,544	\$460,544	\$136,034	\$386,034	\$183,432	\$433,432
55	\$172,328	\$422,328	\$221,655	\$471,655	\$142,808	\$392,808	\$192,534	\$442,534
56	\$181,689	\$431,689	\$233,346	\$483,346	\$149,948	\$399,948	\$202,094	\$452,094
57	\$191,633	\$441,633	\$245,611	\$495,611	\$157,478	\$407,478	\$212,042	\$462,042
58	\$202,241	\$452,241	\$258,542	\$508,542	\$165,429	\$415,429	\$222,414	\$472,414
59	\$213,604	\$463,604	\$272,316	\$522,316	\$173,839	\$423,839	\$233,337	\$483,337
60	\$225,770	\$475,770	\$286,918	\$536,918	\$182,758	\$432,758	\$244,880	\$494,880
61	\$238,768	\$488,768	\$302,276	\$552,276	\$192,237	\$442,237	\$257,064	\$507,064
62	\$252,620	\$502,620	\$318,366	\$568,366	\$202,314	\$452,314	\$269,958	\$519,958
63	\$267,343	\$517,343	\$335,184	\$585,184	\$213,049	\$463,049	\$283,643	\$533,643
64	\$282,741	\$532,741	\$352,848	\$602,848	\$224,511	\$474,511	\$298,176	\$548,176
65	\$299,050	\$549,050	\$371,515	\$621,515	\$236,763	\$486,763	\$313,649	\$563,649
66	\$303,909	\$543,909	\$375,799	\$615,799	\$239,873	\$479,873	\$316,945	\$556,945
67	\$308,592	\$538,592	\$379,820	\$609,820	\$242,685	\$472,685	\$319,902	\$549,902
68	\$313,096	\$533,096	\$383,609	\$603,609	\$245,185	\$465,185	\$322,477	\$542,477
69	\$317,374	\$527,374	\$387,140	\$597,140	\$247,388	\$457,388	\$324,570	\$534,570
70	\$321,316	\$521,316	\$390,297	\$590,297	\$249,234	\$449,234	\$326,078	\$526,078
71	\$324,753	\$514,753	\$392,814	\$582,814	\$250,650	\$440,650	\$326,893	\$516,893
72	\$327,475	\$507,475	\$394,451	\$574,451	\$251,551	\$431,551	\$326,892	\$506,892
73	\$329,438	\$499,438	\$395,193	\$565,193	\$251,882	\$421,882	\$325,945	\$495,945
74	\$330,538	\$490,538	\$394,964	\$554,964	\$251,545	\$411,545	\$324,018	\$484,018
75	\$330,710	\$480,710	\$393,577	\$543,577	\$250,438	\$400,438	\$321,014	\$471,014
76	\$329,792	\$469,792	\$391,018	\$531,018	\$248,487	\$388,487	\$316,907	\$456,907
77	\$327,505	\$457,505	\$386,939	\$516,939	\$245,529	\$375,529	\$311,534	\$441,534
78	\$323,459	\$443,459	\$380,819	\$500,819	\$241,463	\$361,463	\$304,754	\$424,754
79	\$317,341	\$427,341	\$372,250	\$482,250	\$236,107	\$346,107	\$296,336	\$406,336
80	\$308,766	\$408,766	\$358,912	\$458,912	\$229,121	\$329,121	\$285,788	\$385,788
81	\$165,207	\$215,207	Sales not available		\$122,279	\$172,279	Sales not available	
82	\$176,828	\$226,828			\$130,521	\$180,521		
83	\$189,301	\$239,301			\$139,357	\$189,357		
84	\$200,650	\$250,650			\$148,818	\$198,818		
85	\$213,776	\$263,776			\$159,028	\$209,028		



North American Company
for Life and Health Insurance
Annuity Service Center
A Member of the Sammons Financial Group

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The NAC Legacy SPWLSM issued on form LS173 (individual) and LC173 (group); LR467, LR468, LR469-1, LR470 and LR471 (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance, West Des Moines, Iowa. This product, its features and endorsements may not be available in all states.

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

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