

Annuity Interest Rates & Features

Effective August 26, 2014

Applications must be received prior to the effective date to hold previous rates. For rates on 1035 Exchanges/Transfers, the applicant will receive the greater interest rate in effect at the application received date or receipt of premium at the Home Office, if received within 45 days. If the 45th date is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates, Index Cap Rates, Participation Rates, and Declared Performance Rates. Funds received after 45 days will receive the applicable rates that are in effect at the time of receipt. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice. New Business fax number 866-322-7073.

Abbreviation Key

3YMA = 3 Year Monthly Average
 APP = Annual Point to Point
 DA = Daily Average
 IPT = Inverse Performance Trigger
 MA = Monthly Average
 MPP = Monthly Point to Point
 PTP = Point to Point

www.NorthAmericanCompany.com

For other annuity product interest rates not listed, please call Sales Support 866-322-7066.

Required Training on new products can be found in the Training Center on our website.

Illustrations on our popular SPIA or other annuities can be run on our website.

DISCLOSURES

PREMIUM BONUS: Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, and/or lower Participation 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, lower Index Cap Rates, and/or lower Participation Rates.

INDEX CAP RATES/PARTICIPATION RATES: Index Cap Rates and Participation Rates apply to the Index Accounts only. They do not apply to the Fixed Account.

North American products are issued on form series LS116A, LC/LS155A, LC/LS156A, LC/LS158A, LC/LS159A, LC/LS160A, NC/NA1000A, NC/NA1004A, NC/NA1005A, and ICC12-NA1002A or appropriate state variations by North American Company for Life and Health Insurance®, West Des Moines, Iowa. The Hindsight Index Strategy® is issued on Endorsement forms LR444A, LR445A or LR447A and is available on annuity forms LC/LS155A, LC/LS156A and LC/LS160A or appropriate state variations by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Not all products and/or features are approved in all states. Rates are subject to change.

INDEX ACCOUNTS:

For the Hindsight Index Strategy®, the weighting index percentages are 50% for best performing, 30% for next best performing and 20% for lowest performing and are subject to change for newly issued contracts. The Hindsight Index Strategy® consists of the S&P 500®, EURO STOXX 50® and the Russell 2000®.

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Annuity

Interest Rates Effective August 26, 2014

NAC RetireChoice[®] Fixed Index Annuity

Ask for state-specific rates in Ohio and Utah

REQUIRED TRAINING can be found on our website www.NorthAmericanCompany.com

Minimum Guaranteed Fixed Interest Rate 1.00%

High Band - Initial Premium Level of \$250,000 or More										
FEATURES	10-YEAR SURRENDER CHARGE					14-YEAR SURRENDER CHARGE				
	MA Participa- tion Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	MA Participa- tion Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	50%	3.40%	7.70%	1.75%	3.10%	55%	3.60%	8.00%	2.00%	3.55%
DJIA [®]	50%	3.20%	N/A	N/A	N/A	55%	3.30%	N/A	N/A	N/A
S&P MIDCAP 400 [®]	40%	2.90%	N/A	N/A	N/A	40%	3.00%	N/A	N/A	N/A
NASDAQ-100 [®]	N/A	3.20%	N/A	1.55%	N/A	N/A	3.30%	N/A	1.60%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	3.85%	N/A	N/A	N/A	N/A	4.00%	N/A	N/A	N/A
FIXED ACCOUNT RATE	1.70%					1.75%				
PREMIUM BONUS	2.50%					3.00%				
FIXED ACCOUNT FIRST-YEAR YIELD	4.24%					4.80%				
	(First-year yield = 1.70% Fixed Rate + 2.50% Premium Bonus)					(First-year yield = 1.75% Fixed Rate + 3.00% Premium Bonus)				

Low Band - Initial Premium Level of \$20,000 – \$249,999										
FEATURES	10-YEAR SURRENDER CHARGE					14-YEAR SURRENDER CHARGE				
	MA Participa- tion Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	MA Participa- tion Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	45%	3.00%	6.70%	1.50%	2.75%	50%	3.35%	7.45%	1.75%	3.15%
DJIA [®]	45%	2.80%	N/A	N/A	N/A	50%	3.10%	N/A	N/A	N/A
S&P MIDCAP 400 [®]	35%	2.55%	N/A	N/A	N/A	40%	2.85%	N/A	N/A	N/A
NASDAQ-100 [®]	N/A	2.80%	N/A	1.35%	N/A	N/A	3.10%	N/A	1.55%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	3.35%	N/A	N/A	N/A	N/A	3.75%	N/A	N/A	N/A
FIXED ACCOUNT RATE	1.50%					1.65%				
PREMIUM BONUS	2.50%					3.00%				
FIXED ACCOUNT FIRST-YEAR YIELD	4.03%					4.69%				
	(First-year yield = 1.50% Fixed Rate + 2.50% Premium Bonus)					(First-year yield = 1.65% Fixed Rate + 3.00% Premium Bonus)				

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Interest Rates Effective August 26, 2014

NAC IncomeChoiceSM Fixed Index Annuity

REQUIRED TRAINING can be found on our website www.NorthAmericanCompany.com

Minimum Guaranteed Fixed Interest Rate 0.50%

High Band - Initial Premium Level of \$250,000 or More										
FEATURES	10-YEAR SURRENDER CHARGE					14-YEAR SURRENDER CHARGE				
	3YMA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	3YMA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	55%	30%	2.00%	1.00%	2.00%	70%	35%	2.45%	1.30%	2.60%
DJIA [®]	N/A	25%	2.00%	N/A	N/A	N/A	35%	2.25%	N/A	N/A
S&P MIDCAP 400 [®]	N/A	20%	2.00%	N/A	N/A	N/A	25%	2.05%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	2.00%	1.00%	N/A	N/A	N/A	2.15%	1.05%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	N/A	2.00%	N/A	N/A	N/A	N/A	2.20%	N/A	N/A
FIXED ACCOUNT RATE	0.90%					1.20%				
GLWB BONUS*	5.00%					5.00%				

Low Band - Initial Premium Level of \$50,000 – \$249,999										
FEATURES	10-YEAR SURRENDER CHARGE					14-YEAR SURRENDER CHARGE				
	3YMA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	3YMA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	40%	20%	2.00%	1.00%	1.45%	55%	30%	2.00%	1.00%	2.05%
DJIA [®]	N/A	20%	2.00%	N/A	N/A	N/A	30%	2.00%	N/A	N/A
S&P MIDCAP 400 [®]	N/A	15%	2.00%	N/A	N/A	N/A	20%	2.00%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	2.00%	1.00%	N/A	N/A	N/A	2.00%	1.00%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	N/A	2.00%	N/A	N/A	N/A	N/A	2.00%	N/A	N/A
FIXED ACCOUNT RATE	0.65%					1.00%				
GLWB BONUS*	5.00%					5.00%				

*GLWB Bonus and GLWB Stacking Roll-Up Credit are not applied to the Accumulation Value, only to the GLWB Value, which is used to determine the lifetime payment amount. The GLWB value is not available for withdrawal, surrender or as a death benefit. There is no GLWB Stacking Roll-Up Credit in years when a withdrawal is taken or lifetime income payments have been elected. GLWB Stacking Roll-Up Credit is available if a Required Minimum Distribution (RMD) is required.

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NAC SecureChoiceSM Fixed Index Annuity

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Minimum Guaranteed Fixed Interest Rate 0.50%

High Band - Initial Premium Level of \$250,000 or More										
FEATURES	10-YEAR SURRENDER CHARGE					14-YEAR SURRENDER CHARGE				
	3YMA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	3YMA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	80%	45%	2.85%	1.50%	3.00%	95%	50%	3.45%	1.75%	3.55%
DJIA [®]	N/A	40%	2.70%	N/A	N/A	N/A	50%	3.30%	N/A	N/A
S&P MIDCAP 400 [®]	N/A	30%	2.45%	N/A	N/A	N/A	35%	3.00%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	2.55%	1.20%	N/A	N/A	N/A	3.10%	1.47%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	N/A	2.70%	N/A	N/A	N/A	N/A	3.35%	N/A	N/A
FIXED ACCOUNT RATE	1.40%					1.70%				
PREMIUM BONUS	5.00%					5.00%				
FIXED ACCOUNT FIRST-YEAR YIELD	6.47%					6.78%				
	(First-year yield = 1.40% Fixed Rate + 5.00% Premium Bonus)					(First-year yield = 1.70% Fixed Rate + 5.00% Premium Bonus)				

Low Band - Initial Premium Level of \$20,000 – \$249,999										
FEATURES	10-YEAR SURRENDER CHARGE					14-YEAR SURRENDER CHARGE				
	3YMA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	3YMA Participation Rate	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	65%	35%	2.30%	1.20%	2.45%	80%	45%	3.00%	1.50%	3.05%
DJIA [®]	N/A	35%	2.10%	N/A	N/A	N/A	45%	2.75%	N/A	N/A
S&P MIDCAP 400 [®]	N/A	25%	2.00%	N/A	N/A	N/A	30%	2.50%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	2.00%	1.00%	N/A	N/A	N/A	2.60%	1.25%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	N/A	2.05%	N/A	N/A	N/A	N/A	2.75%	N/A	N/A
FIXED ACCOUNT RATE	1.15%					1.45%				
PREMIUM BONUS	5.00%					5.00%				
FIXED ACCOUNT FIRST-YEAR YIELD	6.20%					6.52%				
	(First-year yield = 1.15% Fixed Rate + 5.00% Premium Bonus)					(First-year yield = 1.45% Fixed Rate + 5.00% Premium Bonus)				

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Interest Rates Effective August 26, 2014

North American CharterSM Fixed Index Annuity

Ask for state-specific rates in California

Minimum Guaranteed Fixed Interest Rate 1.00%

FEATURES	10-YEAR SURRENDER CHARGE			14-YEAR SURRENDER CHARGE		
	DA Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	DA Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
S&P 500 [®]	3.00%	2.55%	1.40%	3.10%	2.65%	1.45%
DJIA [®]	2.75%	2.40%	N/A	2.90%	2.50%	N/A
S&P MIDCAP 400 [®]	2.40%	2.15%	N/A	2.50%	2.25%	N/A
RUSSELL 2000 [®]	2.40%	2.20%	N/A	2.50%	2.30%	N/A
NASDAQ-100 [®]	N/A	2.35%	1.15%	N/A	2.50%	1.20%
EURO STOXX 50 [®]	N/A	2.65%	N/A	N/A	2.75%	N/A
HINDSIGHT INDEX STRATEGY [®]	N/A	2.00%	N/A	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.30%			1.35%		
PREMIUM BONUS	5.00%			8.00%		
FIXED ACCOUNT FIRST-YEAR YIELD	6.36%			9.45%		
	(First-year yield = 1.30% Fixed Rate + 5.00% Premium Bonus)			(First-year yield = 1.35% Fixed Rate + 8.00% Premium Bonus)		

North American Guarantee ChoiceSM Multi-Year Guarantee Annuity

Minimum Guaranteed Interest Rate 1.00%

FEATURES	4-YEAR (Limited Time!)		5-YEAR	6-YEAR	7-YEAR	8-YEAR	9-YEAR	10-YEAR
HIGH-BAND Initial Premium \$200,000 or More	First Year Rate 3.00%	Rate Years 2-4 1.50%	2.30%	2.50%	2.80%	2.95%	3.05%	3.15%
LOW-BAND Initial Premium Less Than \$200,000	First Year Rate 3.00%	Rate Years 2-4 1.05%	2.10%	2.35%	2.65%	2.75%	2.85%	3.00%

North American Guarantee ChoiceSM II Multi-Year Guarantee Annuity

Minimum Guaranteed Interest Rate 0.50%

The North American Guarantee Choice II is available in AK, MN, MO, NV, OH, OR, UT, VA, and WA

FEATURES	4-YEAR (Limited Time!)		5-YEAR	6-YEAR	7-YEAR	8-YEAR	9-YEAR	10-YEAR
HIGH-BAND Initial Premium \$200,000 or More	First Year Rate 3.00%	Rate Years 2-4 1.40%	2.25%	2.45%	2.75%	2.90%	3.00%	3.10%
LOW-BAND Initial Premium Less Than \$200,000	First Year Rate 3.00%	Rate Years 2-4 1.00%	2.05%	2.30%	2.60%	2.70%	2.80%	2.95%

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Annuity

Interest Rates Effective August 26, 2014

Performance Choice[®] Fixed Index Annuity Ask for state-specific rates in Utah

Minimum Guaranteed
Fixed Interest Rate 1.00%

FEATURES	PERFORMANCE CHOICE 12 PLUS			PERFORMANCE CHOICE 12		
	12-YEAR SURRENDER CHARGE			12-YEAR SURRENDER CHARGE		
	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	3.00%	1.55%	3.00%	4.35%	2.00%	4.40%
DJIA [®]	2.70%	N/A	N/A	4.25%	N/A	N/A
S&P MIDCAP 400 [®]	2.45%	N/A	N/A	4.00%	N/A	N/A
RUSSELL 2000 [®]	2.50%	N/A	N/A	4.00%	N/A	N/A
NASDAQ-100 [®]	2.70%	1.30%	N/A	4.00%	1.90%	N/A
EURO STOXX 50 [®]	3.00%	N/A	N/A	4.45%	N/A	N/A
HANG SENG	3.00%	N/A	N/A	4.85%	N/A	N/A
FIXED ACCOUNT RATE	1.45%			2.15%		
PREMIUM BONUS	7.00%			N/A		
FIXED ACCOUNT FIRST-YEAR YIELD	8.55%			2.15%		
	(First-year yield = 1.45% Fixed Rate + 7.00% Premium Bonus)					

FEATURES	PERFORMANCE CHOICE 8 PLUS			PERFORMANCE CHOICE 8		
	8-YEAR SURRENDER CHARGE			8-YEAR SURRENDER CHARGE		
	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	2.75%	1.50%	2.55%	4.00%	2.00%	3.50%
DJIA [®]	2.60%	N/A	N/A	3.75%	N/A	N/A
S&P MIDCAP 400 [®]	2.35%	N/A	N/A	3.40%	N/A	N/A
RUSSELL 2000 [®]	2.40%	N/A	N/A	3.50%	N/A	N/A
NASDAQ-100 [®]	2.60%	1.25%	N/A	3.75%	1.75%	N/A
EURO STOXX 50 [®]	2.85%	N/A	N/A	4.15%	N/A	N/A
HANG SENG	2.90%	N/A	N/A	4.30%	N/A	N/A
FIXED ACCOUNT RATE	1.40%			2.00%		
PREMIUM BONUS	4.00%			N/A		
FIXED ACCOUNT FIRST-YEAR YIELD	5.45%			2.00%		
	(First-year yield = 1.40% Fixed Rate + 4.00% Premium Bonus)					

North American Income[®] Single Premium Immediate Annuity

North American Sample Payout Factors
Per \$100,000 (paid monthly at end of month)

10-Year Certain	\$910.98
20-Year Certain	\$540.48
Life & 10, Male age 65	\$542.75
Life & 10, Female age 65	\$500.27

Factors are based on current rates and may vary by state.

UP-TO-DATE QUOTES AVAILABLE AT
WWW.NORTHAMERICANCOMPANY.COM

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Interest Rates Effective August 26, 2014

North American PrecisionSM Fixed Index Annuity

Ask for state-specific rates in California
Minimum Guaranteed Fixed Interest Rate 1.00%

APP Index Cap Rate Applies After Participation Rate

FEATURES	10-YEAR SURRENDER CHARGE				14-YEAR SURRENDER CHARGE			
	DA Participation Rate	APP	APP	MPP Index Cap Rate	DA Participation Rate	APP	APP	MPP Index Cap Rate
		Participation Rate	Index Cap Rate			Participation Rate	Index Cap Rate	
S&P 500 [®]	40%	30%	3.50%	1.40%	45%	30%	4.25%	1.45%
DJIA [®]	45%	30%	3.50%	N/A	45%	30%	4.25%	N/A
S&P MIDCAP 400 [®]	30%	20%	3.50%	N/A	35%	20%	4.25%	N/A
RUSSELL 2000 [®]	30%	20%	3.50%	N/A	30%	20%	4.25%	N/A
NASDAQ-100 [®]	N/A	25%	3.50%	1.15%	N/A	25%	4.25%	1.20%
EURO STOXX 50 [®]	N/A	35%	3.50%	N/A	N/A	30%	4.25%	N/A
HINDSIGHT INDEX STRATEGY [®]	N/A	20%	3.50%	N/A	N/A	20%	4.25%	N/A
FIXED ACCOUNT RATE	1.30%				1.35%			
PREMIUM BONUS	5.00%				8.00%			
FIXED ACCOUNT FIRST-YEAR YIELD	6.36%				9.45%			
	(First-year yield = 1.30% Fixed Rate + 5.00% Premium Bonus)				(First-year yield = 1.35% Fixed Rate + 8.00% Premium Bonus)			

North American Prizm Plus[®] Fixed Index Annuity

Minimum Guaranteed Fixed Interest Rate 1.00%

FEATURES	10-YEAR SURRENDER CHARGE			14-YEAR SURRENDER CHARGE		
	MA Participation Rate	APP Participation Rate	MPP Index Cap Rate	MA Participation Rate	APP Participation Rate	MPP Index Cap Rate
S&P 500 [®]	30%	20%	1.10%	35%	20%	1.30%
DJIA [®]	30%	20%	N/A	35%	20%	N/A
S&P MIDCAP 400 [®]	20%	15%	N/A	25%	15%	N/A
RUSSELL 2000 [®]	20%	10%	N/A	20%	15%	N/A
NASDAQ-100 [®]	N/A	15%	1.00%	N/A	15%	1.00%
EURO STOXX 50 [®]	N/A	15%	N/A	N/A	20%	N/A
FIXED ACCOUNT RATE	1.00%			1.15%		
PREMIUM BONUS	5.00%			8.00%		
FIXED ACCOUNT FIRST-YEAR YIELD	6.05%			9.24%		
	(First-year yield = 1.00% Fixed Rate + 5.00% Premium Bonus)			(First-year yield = 1.15% Fixed Rate + 8.00% Premium Bonus)		

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Interest Rates Effective August 26, 2014

North American Freedom Choice[®]

Fixed Index Annuity **Ask for state-specific rates in Texas**
Minimum Guaranteed Fixed Interest Rate 1.00%

5% Penalty-free option	High Band - Initial Premium Level of \$250,000 or More						
	FEATURES	8-YEAR		10-YEAR		14-YEAR	
		APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
	S&P 500 [®]	3.80%	1.85%	4.55%	2.10%	6.85%	2.65%
	DJIA [®]	3.65%	N/A	4.40%	N/A	6.75%	N/A
	S&P MIDCAP 400 [®]	3.30%	N/A	4.00%	N/A	6.00%	N/A
	RUSSELL 2000 [®]	3.30%	N/A	4.00%	N/A	5.90%	N/A
	NASDAQ-100 [®]	3.50%	1.65%	4.20%	2.00%	6.30%	2.55%
	EURO STOXX 50 [®]	3.90%	N/A	4.70%	N/A	7.30%	N/A
	FIXED ACCOUNT	1.85%		2.20%		3.05%	

10% Penalty-free option	High Band - Initial Premium Level of \$250,000 or More						
	FEATURES	8-YEAR		10-YEAR		14-YEAR	
		APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
	S&P 500 [®]	3.60%	1.75%	4.35%	2.05%	6.40%	2.60%
	DJIA [®]	3.45%	N/A	4.15%	N/A	6.30%	N/A
	S&P MIDCAP 400 [®]	3.10%	N/A	3.80%	N/A	5.55%	N/A
	RUSSELL 2000 [®]	3.10%	N/A	3.80%	N/A	5.55%	N/A
	NASDAQ-100 [®]	3.30%	1.60%	4.00%	1.85%	5.90%	2.45%
	EURO STOXX 50 [®]	3.70%	N/A	4.50%	N/A	6.80%	N/A
	FIXED ACCOUNT	1.75%		2.10%		2.90%	

5% Penalty-free option	Low Band - Initial Premium Level of \$249,999 or Less						
	FEATURES	8-YEAR		10-YEAR		14-YEAR	
		APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
	S&P 500 [®]	3.10%	1.55%	3.90%	1.90%	6.00%	2.50%
	DJIA [®]	2.90%	N/A	3.75%	N/A	5.80%	N/A
	S&P MIDCAP 400 [®]	2.60%	N/A	3.40%	N/A	5.15%	N/A
	RUSSELL 2000 [®]	2.60%	N/A	3.40%	N/A	5.15%	N/A
	NASDAQ-100 [®]	2.75%	1.35%	3.60%	1.70%	5.45%	2.35%
	EURO STOXX 50 [®]	3.10%	N/A	4.05%	N/A	6.35%	N/A
	FIXED ACCOUNT	1.50%		1.90%		2.75%	

10% Penalty-free option	Low Band - Initial Premium Level of \$249,999 or Less						
	FEATURES	8-YEAR		10-YEAR		14-YEAR	
		APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
	S&P 500 [®]	2.90%	1.45%	3.60%	1.75%	5.25%	2.35%
	DJIA [®]	2.70%	N/A	3.45%	N/A	5.05%	N/A
	S&P MIDCAP 400 [®]	2.40%	N/A	3.10%	N/A	4.60%	N/A
	RUSSELL 2000 [®]	2.40%	N/A	3.10%	N/A	4.60%	N/A
	NASDAQ-100 [®]	2.55%	1.25%	3.30%	1.60%	4.80%	2.15%
	EURO STOXX 50 [®]	2.85%	N/A	3.70%	N/A	5.55%	N/A
	FIXED ACCOUNT	1.40%		1.75%		2.50%	

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Annuity

Interest Rates Effective August 26, 2014

North American Pillar[®] Fixed Index Annuity

Minimum Guaranteed Fixed Interest Rate 1.00%

FEATURES	10-YEAR SURRENDER CHARGE		
	DA Participation Rate	APP Index Cap Rate	MPP Monthly Cap Rate
S&P 500 [®]	40%	2.35%	1.25%
DJIA [®]	35%	2.15%	N/A
S&P MIDCAP 400 [®]	30%	2.00%	N/A
RUSSELL 2000 [®]	25%	2.00%	N/A
NASDAQ-100 [®]	N/A	2.05%	1.00%
EURO STOXX 50 [®]	N/A	2.30%	N/A
HINDSIGHT INDEX STRATEGY [®]	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.15%		
PREMIUM BONUS	3.00%		
FIXED ACCOUNT FIRST-YEAR YIELD	4.18%		
	(First-year yield = 1.15% Fixed Rate + 3.00% Premium Bonus)		

Limited Time Offer

North American Ten[®] Fixed Index Annuity

Minimum Guaranteed Fixed Interest Rate 1.00%

FEATURES	10-YEAR SURRENDER CHARGE		
	MA Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
S&P 500 [®]	3.15%	2.80%	1.45%
DJIA [®]	3.00%	2.55%	N/A
S&P MIDCAP 400 [®]	2.60%	2.30%	N/A
RUSSELL 2000 [®]	2.55%	2.30%	N/A
NASDAQ-100 [®]	N/A	2.45%	1.20%
EURO STOXX 50 [®]	N/A	2.75%	N/A
HINDSIGHT INDEX STRATEGY [®]	N/A	2.05%	N/A
FIXED ACCOUNT RATE	1.35%		
PREMIUM BONUS	6.00%		
FIXED ACCOUNT FIRST-YEAR YIELD	7.43%		
	(First-year yield = 1.35% Fixed Rate + 6.00% Premium Bonus)		

Traditional Fixed Annuities

North American Director[®] (9-year Surrender Charge)

FEATURES	FIRST-YEAR	YEARS 2-5
RATE	4.50%	1.50%

The Boomer Annuity[®] (Ask for state-specific rates in California)

FEATURES	FIRST-YEAR RATE	PREMIUM BONUS (FIRST 5 YEARS)	FIRST YEAR YIELD
RATE	1.25%	5.00%	6.31%
			(First-year yield = 1.25% Fixed Rate + 5.00% Premium Bonus)

NA Flex Series

FEATURES	FLEX II [®]	FLEX III [®]
FIRST-YEAR	1.75%	2.00%
	6.83%	12.20%
FIRST-YEAR YIELD	(First-year yield = 1.75% Fixed Rate + 5.00% Premium Bonus)	(First-year yield = 2.00% Fixed Rate + 10.00% Premium Bonus)

Minimum Guaranteed Fixed Interest Rate 1.00%

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6745Z | REV 8-26-14



Annuity

Interest Rates Effective August 26, 2014

CALIFORNIA PRODUCT VARIATIONS

Traditional Fixed Annuities

Minimum Guaranteed Fixed Interest Rate 1.50%

The Boomer Annuity®

FEATURES	FIRST-YEAR RATE	PREMIUM BONUS (FIRST 5 YEARS)	FIRST YEAR YIELD
RATE	1.50%	5.00%	6.57%
			(First-year yield = 1.50% Fixed Rate + 5.00% Premium Bonus)

North American CharterSM Fixed Index Annuity

FEATURES	10-YEAR SURRENDER CHARGE			14-YEAR SURRENDER CHARGE		
	DA Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	DA Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
S&P 500®	2.55%	2.15%	1.10%	2.75%	2.50%	1.30%
DJIA®	2.30%	2.00%	N/A	2.45%	2.15%	N/A
S&P MIDCAP 400®	2.00%	2.00%	N/A	2.05%	2.00%	N/A
RUSSELL 2000®	2.00%	2.00%	N/A	2.05%	2.00%	N/A
NASDAQ-100®	N/A	2.00%	1.00%	N/A	2.00%	1.00%
EURO STOXX 50®	N/A	2.05%	N/A	N/A	2.20%	N/A
HINDSIGHT INDEX STRATEGY®	N/A	2.00%	N/A	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.05%			1.15%		
PREMIUM BONUS	5.00%			10.00%		
FIXED ACCOUNT FIRST-YEAR YIELD	6.10%			11.26%		
	(First-year yield = 1.05% Fixed Rate + 5.00% Premium Bonus)			(First-year yield = 1.15% Fixed Rate + 10.00% Premium Bonus)		

North American PrecisionSM Fixed Index Annuity

Minimum Guaranteed Fixed Interest Rate 1.00%

FEATURES	10-YEAR SURRENDER CHARGE				14-YEAR SURRENDER CHARGE			
	DA Participation Rate	APP	APP	MPP Index Cap Rate	DA Participation Rate	APP	APP	MPP Index Cap Rate
		Participation Rate	Index Cap Rate			Participation Rate	Index Cap Rate	
S&P 500®	35%	25%	3.50%	1.10%	40%	25%	4.25%	1.30%
DJIA®	35%	20%	3.50%	N/A	40%	25%	4.25%	N/A
S&P MIDCAP 400®	25%	15%	3.50%	N/A	25%	20%	4.25%	N/A
RUSSELL 2000®	20%	15%	3.50%	N/A	25%	15%	4.25%	N/A
NASDAQ-100®	N/A	15%	3.50%	1.00%	N/A	20%	4.25%	1.00%
EURO STOXX 50®	N/A	20%	3.50%	N/A	N/A	20%	4.25%	N/A
HINDSIGHT INDEX STRATEGY®	N/A	15%	3.50%	N/A	N/A	15%	4.25%	N/A
FIXED ACCOUNT RATE	1.05%				1.15%			
PREMIUM BONUS	5.00%				10.00%			
FIXED ACCOUNT FIRST-YEAR YIELD	6.10%				11.26%			
	(First-year yield = 1.05% Fixed Rate + 5.00% Premium Bonus)				(First-year yield = 1.15% Fixed Rate + 10.00% Premium Bonus)			

APP Index Cap Rate Applies After Participation Rate

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OHIO PRODUCT VARIATIONS

NAC RetireChoice[®] Fixed Index Annuity

Minimum Guaranteed Fixed Interest Rate 1.00%

REQUIRED TRAINING can be found on our website www.NorthAmericanCompany.com

	High Band - Initial Premium Level of \$250,000 or More					Low Band - Initial Premium Level of \$20,000 – \$249,999				
	10-YEAR SURRENDER CHARGE					10-YEAR SURRENDER CHARGE				
FEATURES	MA Participa- tion Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	MA Participa- tion Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	45%	3.10%	7.00%	1.60%	2.80%	40%	2.65%	6.00%	1.45%	2.45%
DJIA [®]	50%	2.90%	N/A	N/A	N/A	40%	2.50%	N/A	N/A	N/A
S&P MIDCAP 400 [®]	35%	2.65%	N/A	N/A	N/A	30%	2.25%	N/A	N/A	N/A
NASDAQ-100 [®]	N/A	2.90%	N/A	1.40%	N/A	N/A	2.50%	N/A	1.20%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	3.50%	N/A	N/A	N/A	N/A	3.00%	N/A	N/A	N/A
FIXED ACCOUNT RATE	1.55%					1.35%				
PREMIUM BONUS	2.50%					2.50%				
FIXED ACCOUNT FIRST- YEAR YIELD	4.08%					3.88%				
	(First-year yield = 1.55% Fixed Rate + 2.50% Premium Bonus)					(First-year yield = 1.35% Fixed Rate + 2.50% Premium Bonus)				

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Interest Rates Effective August 26, 2014

TEXAS PRODUCT VARIATIONS

North American Freedom Choice[®] Fixed Index Annuity Minimum Guaranteed Fixed Interest Rate 1.50%

High Band - Initial Premium Level of \$250,000 or More							
10% Penalty-free option	FEATURES	8-YEAR		10-YEAR		14-YEAR	
		APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
	S&P 500 [®]	3.60%	1.75%	4.35%	2.05%	6.40%	2.60%
	DJIA [®]	3.45%	N/A	4.15%	N/A	6.30%	N/A
	S&P MIDCAP 400 [®]	3.10%	N/A	3.80%	N/A	5.55%	N/A
	RUSSELL 2000 [®]	3.10%	N/A	3.80%	N/A	5.55%	N/A
	NASDAQ-100 [®]	3.30%	1.60%	4.00%	1.85%	5.90%	2.45%
	EURO STOXX 50 [®]	3.70%	N/A	4.50%	N/A	6.80%	N/A
	FIXED ACCOUNT	1.75%		2.10%		2.90%	

Low Band - Initial Premium Level of \$249,999 or Less							
10% Penalty-free option	FEATURES	8-YEAR		10-YEAR		14-YEAR	
		APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate	APP Index Cap Rate	MPP Index Cap Rate
	S&P 500 [®]	3.00%	1.45%	3.60%	1.75%	5.25%	2.35%
	DJIA [®]	3.00%	N/A	3.45%	N/A	5.05%	N/A
	S&P MIDCAP 400 [®]	3.00%	N/A	3.10%	N/A	4.60%	N/A
	RUSSELL 2000 [®]	3.00%	N/A	3.10%	N/A	4.60%	N/A
	NASDAQ-100 [®]	3.00%	1.25%	3.30%	1.60%	4.80%	2.15%
	EURO STOXX 50 [®]	3.00%	N/A	3.70%	N/A	5.55%	N/A
	FIXED ACCOUNT	1.50%		1.75%		2.50%	

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UTAH PRODUCT VARIATIONS

Performance Choice[®] Fixed Index Annuity

Minimum Guaranteed Fixed Interest Rate 1.00%

FEATURES	PERFORMANCE CHOICE 8 PLUS			PERFORMANCE CHOICE 8		
	8-YEAR			8-YEAR		
	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	2.55%	1.40%	2.40%	3.30%	1.70%	3.00%
DJIA [®]	2.40%	N/A	N/A	3.10%	N/A	N/A
S&P MIDCAP 400 [®]	2.15%	N/A	N/A	2.80%	N/A	N/A
RUSSELL 2000 [®]	2.15%	N/A	N/A	2.80%	N/A	N/A
NASDAQ-100 [®]	2.35%	1.15%	N/A	3.10%	1.55%	N/A
EURO STOXX 50 [®]	2.65%	N/A	N/A	3.45%	N/A	N/A
HANG SENG	2.60%	N/A	N/A	3.55%	N/A	N/A
FIXED ACCOUNT RATE	1.30%			1.65%		
PREMIUM BONUS	2.00%			N/A		
FIXED ACCOUNT FIRST-YEAR YIELD	3.32%			1.65%		
	(First-year yield = 1.30% Fixed Rate + 2.00% Premium Bonus)					

NAC RetireChoice[®] Fixed Index Annuity

Minimum Guaranteed Fixed Interest Rate 1.00%

REQUIRED TRAINING can be found on our website www.NorthAmericanCompany.com

FEATURES	High Band - Initial Premium Level of \$250,000 or More					Low Band - Initial Premium Level of \$20,000 – \$249,999				
	10-YEAR SURRENDER CHARGE					10-YEAR SURRENDER CHARGE				
	MA Participa- tion Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate	MA Participa- tion Rate	APP Index Cap Rate	Biennial PTP Index Cap Rate	MPP Index Cap Rate	IPT Declared Rate
S&P 500 [®]	45%	2.75%	6.25%	1.50%	2.55%	40%	2.35%	5.25%	1.30%	2.20%
DJIA [®]	45%	2.60%	N/A	N/A	N/A	40%	2.20%	N/A	N/A	N/A
S&P MIDCAP 400 [®]	30%	2.35%	N/A	N/A	N/A	30%	2.00%	N/A	N/A	N/A
NASDAQ-100 [®]	N/A	2.60%	N/A	1.25%	N/A	N/A	2.15%	N/A	1.10%	N/A
AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE	N/A	3.15%	N/A	N/A	N/A	N/A	2.65%	N/A	N/A	N/A
FIXED ACCOUNT RATE	1.40%					1.20%				
PREMIUM BONUS	2.50%					2.50%				
FIXED ACCOUNT FIRST- YEAR YIELD	3.93%					3.72%				
	(First-year yield = 1.40% Fixed Rate + 2.50% Premium Bonus)					(First-year yield = 1.20% Fixed Rate + 2.50% Premium Bonus)				

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