Annuity interest rates effective March 6, 2018

Summary of Changes:

Fixed index annuities, NAC FoundationsChoice℠ Plus fixed annuity and North American Guarantee Choice℠ multi-year guarantee annuity (MYGA) rates are changing as follows:

- Positive movement in most rates. Most fixed index annuity strategies will have an increase in rates (decrease for most margins)
- Strong illustrated rates on S&P MARC 5% ER
- MYGA rates will increase
- S&P APtP Par rates are decreasing

Questions? Call Sales Support 866-322-7066

NorthAmericanCompany.com

Quick Links: State availability • Illustration software • Annuity e-APP

IMPORTANT: *Not all products, index options, or surrender charge periods are approved in all states. Please review the state availability chart for state variations by product, index and term. Refer to the product disclosure or contract for minimum guaranteed fixed rates and minimum/maximum crediting method rates.*

Abbreviation Key:

APtP = Annual Point-to-Point
DA = Daily Average
IPT = Inverse Performance Trigger
MA = Monthly Average
MPtP = Monthly Point-to-Point
Par.= Participation
PtP = Point-to-Point
(No Cap) = Subject to Index Margin or Participation Rate Limitations

Traditional fixed annuities

NAC FoundationChoice℠ Plus

Click here for highlight sheet

	7 Year High Band	7 Year Low Band	10 Year High Band	10 Year Low Band
NAC FoundationChoice Plus	**2.05%**	**1.75%**	**2.25%**	**1.90%**

High Band: $200,000 or More; Low Band: Less Than $200,000

The NAC FoundationChoice℠ Plus is issued on form NA1010A/ICC16-NA1010A.MVA (contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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North American Company for Life and Health Insurance | Annuity

Fixed index annuities

NAC VersaChoice℠ 10

Click here for highlight sheet

High Band: $75,000 or More; Low Band: $20,000– $74,999		10-YEAR High Band	10-YEAR Low Band
S&P 500®	MPtP Index Cap Rate	2.00%	1.85%
	APtP Index Cap Rate	5.25%	4.60%
	APtP Participation Rate (No Cap)	40%	35%
S&P MARC 5% ER	APtP Index Margin (No Cap)	0.50%	1.15%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.15%	2.75%
FIXED ACCOUNT RATE		2.50%	2.10%

The NAC VersaChoice℠ is issued on form NA1012A/ICC17-NA1012A.MVA (contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

NAC VersaChoice℠ 10

Fixed index annuity

First-to-market annuity!

Give clients the versatility they want and the flexibility life demands

- **Innovative** optional enhanced liquidity benefit (ELB) rider (for an annual fee)

  4 liquidity features, 2 based in part on six activities of daily living (ADLs).[1]

- **Competitive accumulation potential -** variety of index strategies with multiple uncapped options (subject to index margin)
- Offers **flexibility and liquidity** in case the unexpected does happen.

1. Company needs to receive acceptable written proof from a physician who has determined, in a manner consistent with accepted standards and practice for the diagnosis, that the client is unable to meet two of six ADLs with an expectation the condition(s) are permanent.

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Fixed index annuities

North American Charter® Plus

Click here for highlight sheet

See our website for product information.		10-YEAR		14-YEAR	
S&P 500®	DA Index Margin (No Cap)	3.35%		2.60%	
	MPtP Index Cap Rate	1.40%		1.50%	
	APtP Index Cap Rate	3.30%		3.85%	
	APtP Participation Rate (No Cap)	25%		30%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APtP Index Margin (No Cap)	5.35%		4.15%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PtP Index Margin (No Cap) (Annual Index Margin Shown)	6.75%		5.35%	
NASDAQ-100®	MPtP Index Cap Rate	1.00%		1.25%	
FIXED ACCOUNT RATE		1.40%		1.70%	
	PREMIUM BANDS:	$75,000+ Initial Premium	$20,000-$74,999 Initial Premium	$75,000+ Initial Premium	$20,000-$74,999 Initial Premium
PREMIUM BONUS		7.00%	5.00%	10.00%	8.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.49%	6.47%	11.87%	9.83%

North American Charter® Plus State Variations for AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

See our website for product information.		10-YEAR	
S&P 500®	DA Index Margin (No Cap)	3.60%	
	MPtP Index Cap Rate	1.35%	
	APtP Index Cap Rate	3.15%	
	APtP Participation Rate (No Cap)	20%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APtP Index Margin (No Cap)	5.70%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PtP Index Margin (No Cap) (Annual Index Margin Shown)	7.20%	
NASDAQ-100®	MPtP Index Cap Rate	0.95%	
FIXED ACCOUNT RATE		1.30%	
	PREMIUM BANDS:	$75,000+ Initial Premium	$20,000-$74,999 Initial Premium
PREMIUM BONUS		7.00%	5.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.39%	6.36%

The North American Charter® Plus 10 is issued on form NC/NA1007A, ICC15-NA1007A (certificate/contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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Annuity interest rates effective March 6, 2018

North American Company for Life and Health Insurance | Annuity

Fixed index annuities

NAC BenefitSolutions®

Click here for highlight sheet

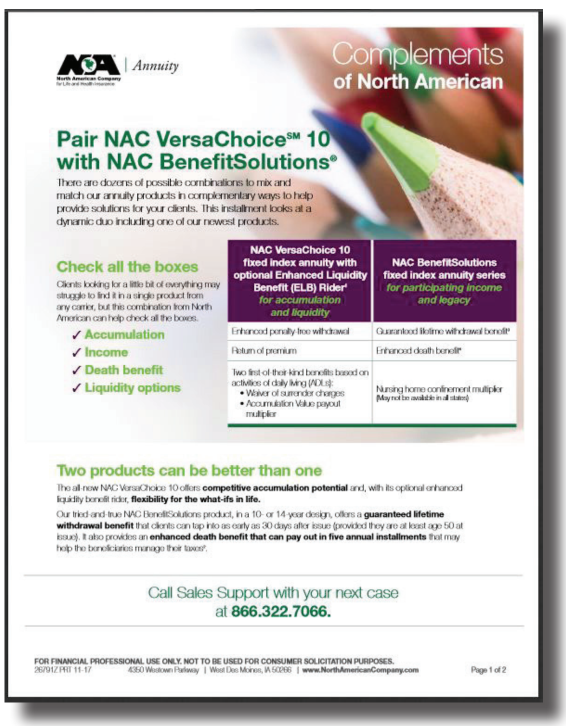
		10-YEAR	14-YEAR
S&P 500®	MA Participation Rate (No Cap)	70%	90%
	MPtP Index Cap Rate	2.20%	2.50%
	APtP Index Cap Rate	5.40%	6.40%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.35%	1.50%
DJIA®	MA Participation Rate (No Cap)	65%	85%
NASDAQ-100®	MPtP Index Cap Rate	1.50%	1.90%
FIXED ACCOUNT RATE		2.50%	3.00%

The NAC BenefitSolutions℠ is issued on form NC/NA1006A/ICC14-NA1006A (certificate/contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

Have you checked out the recent sales tool?

Pairing NAC VersaChoice 10 with NAC BenefitSolutions.

Click the image to find out more.



Annuity
North American Company for Life and Health Insurance

Complements of North American

Pair NAC VersaChoice℠ 10 with NAC BenefitSolutions®

There are dozens of possible combinations to mix and match our annuity products in complementary ways to help provide solutions for your clients. This installment looks at a dynamic duo including one of our newest products.

Check all the boxes

Clients looking for a little bit of everything may struggle to find it in a single product from any carrier, but this combination from North American can help check all the boxes.

- ✓ Accumulation
- ✓ Income
- ✓ Death benefit
- ✓ Liquidity options

NAC VersaChoice 10 fixed index annuity with optional Enhanced Liquidity Benefit (ELB) Rider[1] *for accumulation and liquidity*	NAC BenefitSolutions fixed index annuity series *for participating income and legacy*
Enhanced penalty-free withdrawal	Guaranteed lifetime withdrawal benefit[2]
Return of premium	Enhanced death benefit[2]
Two first-of-their-kind benefits based on activities of daily living (ADLs): • Waiver of surrender charges • Accumulation Value payout multiplier	Nursing home confinement multiplier (May not be available in all states)

Two products can be better than one

The all-new NAC VersaChoice 10 offers **competitive accumulation potential** and, with its optional enhanced liquidity benefit rider, **flexibility for the what-ifs in life.**

Our tried-and-true NAC BenefitSolutions product, in a 10- or 14-year design, offers a **guaranteed lifetime withdrawal benefit** that clients can tap into as early as 30 days after issue (provided they are at least age 50 at issue). It also provides an **enhanced death benefit that can pay out in five annual installments** that may help the beneficiaries manage their taxes[3].

Call Sales Support with your next case at **866.322.7066.**

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Fixed index annuities

NAC RetireChoice®

Click here for highlight sheet

High Band: $250,000 or More; Low Band: $20,000 – $249,999 *See our website for product information.*		10-YEAR		14-YEAR	
		High Band	Low Band	High Band	Low Band
S&P 500®	MA Participation Rate (No Cap)	70%	65%	85%	80%
	MPtP Index Cap Rate	1.90%	1.80%	2.20%	2.10%
	Biennial PtP Index Cap Rate	9.10%	8.20%	11.10%	10.40%
	APtP Index Cap Rate	4.80%	4.50%	5.70%	5.30%
	IPT Declared Rate	5.05%	4.65%	5.90%	5.60%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.90%	3.25%	1.95%	2.30%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PtP Index Margin (No Cap) (Annual Index Margin Shown)	3.95%	4.40%	2.85%	3.20%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	60%	55%	70%	70%
	APtP Index Cap Rate	3.80%	3.45%	4.65%	4.35%
DJIA®	MA Participation Rate (No Cap)	65%	60%	80%	75%
	APtP Index Cap Rate	3.85%	3.50%	4.70%	4.40%
NASDAQ-100®	MPtP Index Cap Rate	1.55%	1.40%	1.80%	1.70%
	APtP Index Cap Rate	3.95%	3.60%	4.80%	4.50%
LBMA AFTERNOON (PM) GOLD PRICE	APtP Index Cap Rate	4.65%	4.15%	5.85%	5.40%
FIXED ACCOUNT RATE		2.25%	2.00%	2.70%	2.50%
PREMIUM BONUS		2.00%	2.00%	3.00%	3.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		4.29%	4.04%	5.78%	5.57%

The NAC RetireChoice® is issued on form LC/LS160A (certificate/contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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North American Company for Life and Health Insurance | Annuity

Fixed index annuities

NAC IncomeChoice® 7

Click here for highlight sheet

High Band: $250,000 or More; Low Band: $20,000 – $249,999			7-YEAR High Band	7-YEAR Low Band
S&P 500®	MPtP Index Cap Rate		1.70%	1.65%
	APtP Index Cap Rate		4.00%	3.70%
	APtP Participation Rate (No Cap)		30%	28%
S&P MARC 5% ER	APtP Index Margin (No Cap)		1.50%	1.85%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	8.00%	8.00%
		Base Participation Rate	30%	20%
		Enhanced Participation Rate	100%	100%
	APtP Index Margin (No Cap)		4.00%	4.30%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PtP Index Margin (No Cap) (Annual Index Margin Shown)		5.15%	5.60%
FIXED ACCOUNT RATE			1.75%	1.60%
GLWB BONUS			5.00%	5.00%

The NAC IncomeChoice® is issued on form NA1004A/NA1007A/ICC16-NA1009A (contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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North American Company for Life and Health Insurance | Annuity

Fixed index annuities

Performance Choice® 12 Plus, 12, 8 Plus, 8

Click here for highlight sheet

See our website for product information.			12 Plus	12	8 Plus	8
S&P 500®	MPtP Index Cap Rate		1.50%	2.10%	1.40%	1.85%
	APtP Index Cap Rate		3.75%	5.30%	3.60%	4.70%
	IPT Declared Rate		3.85%	5.55%	3.80%	4.90%
S&P MARC 5% ER	APtP Index Margin (No Cap)		2.60%	0.25%	2.70%	0.80%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	8.00%	5.00%	8.00%	6.00%
		Base Participation Rate	25%	30%	20%	25%
		Enhanced Participation Rate	110%	110%	105%	105%
	APtP Index Margin (No Cap)		4.25%	2.35%	4.35%	3.00%
S&P MIDCAP 400®	APtP Index Cap Rate		2.70%	4.30%	2.65%	3.70%
DJIA®	APtP Index Cap Rate		2.75%	4.35%	2.70%	3.70%
NASDAQ-100®	MPtP Index Cap Rate		1.20%	1.70%	1.15%	1.50%
	APtP Index Cap Rate		2.85%	4.45%	2.80%	3.80%
RUSSELL 2000®	APtP Index Cap Rate		2.80%	4.40%	2.75%	3.75%
EURO STOXX 50®	APtP Index Cap Rate		3.80%	6.30%	3.70%	5.25%
HANG SENG	APtP Index Cap Rate		3.80%	6.15%	3.75%	5.20%
FIXED ACCOUNT RATE			1.65%	2.50%	1.50%	2.20%
PREMIUM BONUS			7.00%	NA	3.00%	NA
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)			8.76%	NA	4.54%	NA

The Performance Choice® is issued on form LC/LS160A (certificate/contract), NA1007A/ICC16-NA1007A.MVA (contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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Annuity interest rates effective March 6, 2018

North American Company for Life and Health Insurance | Annuity

Multi-year guarantee annuity

North American Guarantee Choice℠

Multi-Year Guarantee Annuity

Click here for highlight sheet

High Band: $200,000 or More; Low Band: Less Than $200,000
6- through 10-year rates not available in DE and FL

	High Band	Low Band
North American Guarantee Choice 3	2.05%	1.75%
North American Guarantee Choice 4	2.40%	2.15%
North American Guarantee Choice 5	3.00%	2.70%
North American Guarantee Choice 6	2.70%	2.45%
North American Guarantee Choice 7	2.80%	2.55%
North American Guarantee Choice 8	2.90%	2.70%
North American Guarantee Choice 9	3.00%	2.80%
North American Guarantee Choice 10	3.10%	2.90%

FOR CA - North American Guarantee Choice℠ II

Multi-Year Guarantee Annuity

High Band: $200,000 or More; Low Band: Less Than $200,000

	High Band	Low Band
3- Year	2.05%	1.75%
4-Year	2.40%	2.15%
5-Year	3.00%	2.70%

Not Available

The North American Guarantee Choice℠ is issued on form NA1011A/ICC17-NA1011A (contract) and the North American Guarantee Choice® II is issued on form NA1000A04.0510 (contract - California only) by North American Company for Life and Health Insurance®, West Des Moines, IA. Insurance products and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

Visit our website for a customizeable MYGA rates sheet today!

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Annuity interest rates effective March 6, 2018

New business guidelines

Fixed Index Annuity Products

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 day 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, Index Margins, 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.*

Multi-Year Guarantee Annuity (MYGA) Products

Applications must be **signed** *prior to the effective date and received in the home office within 10 calendar days to hold previous rates. For rates on 1035 exchanges/transfers, the Applicant will receive the greater interest rate in effect at the Application signed date or receipt of premium at the Home Office, if received within* **60** *days. If the 60th day is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates. Funds received after 60 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.*

DISCLOSURES

PREMIUM BONUS: Premium bonus may vary by annuity product and surrender charge period selected. 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.

SURRENDER CHARGE: A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

*GLWB: 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.

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

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®.

The "S&P 500®", "S&P Multi-Asset Risk Control 5% Excess Return Index", "S&P 500® Low Volatility Daily Risk Control 5% Index", "S&P 500® Low Volatility Daily Risk Control 8% 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. Products 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.

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 and S&P 500® Low Volatility Daily Risk Control 8% Index have 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.

The Gold Price Index Option credits interest based on the change in the price of gold per troy ounce in US Dollars as established by the London Bullion Market Association (LBMA) Afternoon (PM) Gold Price and administered by the ICE Benchmark Administration (IBA). The LBMA Afternoon (PM) Gold Price is available at the website http://www.lbma.org.uk/pricing-and-statistics. We reserve the right to add, remove or revise availability of the Gold Price Index Option, or to substitute a different widely published benchmark for the price of gold for the use in the Gold Price Index Option. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.

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- Required Training on our products can be found on our website under the Training Center or on RegEd at https://secure.reged.com/TrainingPlatform
- Illustrations on our popular SPIA or other annuities can be run on our website.

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