

Annuity interest rates effective Feb. 5, 2019



Annuity

Competitive margins remain on S&P MARC 5% ER

Annual Point-to-Point Margin (No Cap)

0.00% margin

Performance Choice®
8 and 12

0.00% margin

NAC VersaChoiceSM
high-band rate

1% premium bonus increase special extended Special on North American Charter® Plus extended until further notice¹

1. Premium bonus increase special is not available in North Dakota. The premium bonus increase special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final. No exceptions will be made.

Changes have been made to a variety of indexes and crediting methods including:

- Margins increase on S&P 500® Low Volatility Daily Risk Control 5% and 8%
- Participation rates decrease on S&P® 500
- Special ends - North American Guarantee ChoiceSM 3 multi-year guarantee annuity rates decrease
- No change on Strategic Design AnnuitySM or NAC IncomeChoice® 10 fixed index annuity



NEW Interactive rate sheet

When you see this
symbol, click to
watch a quick video
about our products

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

Questions? Call Sales Support 866-322-7066 NorthAmericanCompany.com

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266

6745Z | REV 2-5-19



Top-tier income potential

NAC IncomeChoice®
10 is back!

Fixed index annuities

NAC IncomeChoice® 10

RegEd training code:
15SFGNAC_13

[Click here for highlight sheet](#)

High band: \$250,000 or more; Low band: \$20,000 – \$249,999			10-year high band	10-year low band
S&P 500®	MPtP Index Cap Rate		1.65%	1.50%
	APtP Index Cap Rate		4.30%	4.15%
	APtP Participation Rate (No Cap)		30%	30%
S&P MARC 5% ER	APtP Index Margin (No Cap)		1.00%	1.25%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	7.50%	8.00%
		Base Participation Rate	30%	30%
		Enhanced Participation Rate	115%	110%
	APtP Index Margin (No Cap)		3.65%	3.90%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PtP Index Margin (No Cap) (1-Year Margin shown; 2-Year Margin is Margin shown x 2)		4.55%	4.80%
FIXED ACCOUNT RATE			1.90%	1.80%
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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266
6745Z | REV 2-5-19

Annuity interest rates effective Feb. 5, 2019



Annuity

Fixed index annuities

Strategic Design AnnuitySM X



RegEd training code:
18SFGNAC_19

[Click here for highlight sheet](#)

		10-year	
S&P 500®	MPTP Index Cap Rate	2.00%	
	APtP Index Cap Rate	5.25%	
	APtP Participation Rate (No Cap)	45%	
	APtP with Inverse Edge Trigger	Negative Index Return Threshold	-10.00%
		Base Declared Performance Rate	2.00%
Enhanced Declared Performance Rate		8.00%	
S&P MARC 5% ER	APtP Participation Rate (No Cap)	100%	
	Two-Year PtP Participation Rate (No Cap)	130%	
FIXED ACCOUNT RATE		2.35%	

The Strategic Design AnnuitySM X is issued on form NA1013A/ICC18-1013A.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.

Visit our microsite for rates, materials, on demand webinars and more...

[More SDA X info](#)

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266

6745Z | REV 2-5-19

Annuity interest rates effective Feb. 5, 2019



Fixed index annuities



NAC VersaChoiceSM 10

RegEd training code:
17SFGNAC_21

[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	2.35%	2.10%
	APtP Index Cap Rate	6.00%	5.25%
	APtP Participation Rate (No Cap)	35%	30%
S&P MARC 5% ER	APtP Index Margin (No Cap)	0.00%	0.00%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.40%	3.15%
FIXED ACCOUNT RATE		2.85%	2.50%

The NAC VersaChoiceSM 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 VersaChoiceSM 10

fixed index annuity

Give clients the versatility they want and the flexibility life demands



Click to download the “three annuities in one” flyer now

NAC VersaChoice is like three annuities in one

The unmatched flexibility of NAC VersaChoiceSM 10 fixed index annuity and its innovative variety of design options could be a fit for a wide variety of clients.

Customize NAC VersaChoice to address your client's specific combination of needs:

- 1 Accumulation**
No matter what this year's stock market, the fixed product is a competitive, accumulation-focused annuity.
- 2 Accumulation + Enhanced Liquidity**
Add the optional enhanced liquidity benefit ("Daily Rider") for a 0.50 percent annual fee, and a huge addition over the biggest arguments against annuities, a guaranteed lack of liquidity or flexibility. The flexible (3) rate range offers enhanced liquidity features, including loan based on a client's liquidity to complete two of the activities of daily living (CDLs).
- 3 Accumulation + Income (with a measure of liquidity)**
OK, clients can add the Income Plus (IP) optional guaranteed lifetime withdrawal benefit, payable either for a 1.05 percent annual fee, to turn NAC VersaChoice into an income annuity. With the optional Income Rider, clients can get a guaranteed lifetime withdrawal benefit (GLWB) and a measure of flexibility for the "real life" in life - a "living income multiplier" (see your advisor for more).

Call Sales Support today at 866-322-7066 to start the conversation.

FOR FINANCIAL PROFESSIONALS USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. THIS FLYER IS INTENDED FOR USE BY FINANCIAL PROFESSIONALS ONLY. IT IS NOT INTENDED TO BE USED FOR CONSUMER SOLICITATION PURPOSES. THE INFORMATION CONTAINED HEREIN IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN OFFER OF ANNUITY OR ANY OTHER FINANCIAL PRODUCT. THE INFORMATION CONTAINED HEREIN IS SUBJECT TO CHANGE WITHOUT NOTICE AND IS NOT GUARANTEED. THE INFORMATION CONTAINED HEREIN IS NOT INTENDED TO BE USED FOR CONSUMER SOLICITATION PURPOSES. THE INFORMATION CONTAINED HEREIN IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN OFFER OF ANNUITY OR ANY OTHER FINANCIAL PRODUCT. THE INFORMATION CONTAINED HEREIN IS SUBJECT TO CHANGE WITHOUT NOTICE AND IS NOT GUARANTEED. THE INFORMATION CONTAINED HEREIN IS NOT INTENDED TO BE USED FOR CONSUMER SOLICITATION PURPOSES. THE INFORMATION CONTAINED HEREIN IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN OFFER OF ANNUITY OR ANY OTHER FINANCIAL PRODUCT. THE INFORMATION CONTAINED HEREIN IS SUBJECT TO CHANGE WITHOUT NOTICE AND IS NOT GUARANTEED.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266

6745Z | REV 2-5-19

Annuity interest rates effective Feb. 5, 2019



1% premium bonus increase
special extended until further notice*

* Premium bonus increase special is not available in **North Dakota**.
Previous bonus applies: 10-year 14-year

\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium	\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
7.00%	5.00%	10.00%	8.00%
9.03%	6.99%	12.42%	10.37%

Fixed index annuities

Premium bonus
Fixed first-year yield



North American Charter® Plus

RegEd training code:
15SFGNAC_11

[Click here for highlight sheet](#)

See our [website](#) for product information.

		10-year	14-year
S&P 500®	DA Index Margin (No Cap)	6.95%	6.05%
	MPtP Index Cap Rate	1.50%	1.65%
	APtP Index Cap Rate	3.65%	4.15%
	APtP Participation Rate (No Cap)	22%	27%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APtP Index Margin (No Cap)	4.60%	3.65%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PtP Index Margin (No Cap) (1-Year Margin shown; 2-Year Margin is Margin shown x 2)	5.65%	4.55%
NASDAQ-100®	MPtP Index Cap Rate	1.50%	1.70%
FIXED ACCOUNT RATE		1.90%	2.20%
PREMIUM BANDS:		\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
PREMIUM BONUS	Percentage shown includes the 1% premium bonus increase	8.00%	6.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed rate + premium bonus)		10.05%	8.01%
		13.44%	11.39%

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)	7.25%
	MPtP Index Cap Rate	1.40%
	APtP Index Cap Rate	3.50%
	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)	4.80%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PtP Index Margin (No Cap) (1-Year Margin shown; 2-Year Margin is Margin shown x 2)	5.90%
NASDAQ-100®	MPtP Index Cap Rate	1.45%
FIXED ACCOUNT RATE		1.80%
PREMIUM BANDS:		\$75,000+ Initial Premium
PREMIUM BONUS	Percentage shown includes the 1% premium bonus increase	8.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed rate + premium bonus)		9.94%
		7.90%

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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266

6745Z | REV 2-5-19

Annuity interest rates effective Feb. 5, 2019



Annuity

Fixed index annuities

NAC BenefitSolutions®



RegEd training code:
15SFGNAC_01

[Click here for highlight sheet](#)

		10-year	14-year
S&P 500®	MA Participation Rate (No Cap)	55%	65%
	MPtP Index Cap Rate	2.40%	2.70%
	APtP Index Cap Rate	6.20%	7.10%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.00%	1.50%
DJIA®	MA Participation Rate (No Cap)	55%	60%
NASDAQ-100®	MPtP Index Cap Rate	2.10%	2.35%
FIXED ACCOUNT RATE		2.90%	3.35%

The NAC BenefitSolutionsSM 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.



FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266

6745Z | REV 2-5-19

Annuity interest rates effective Feb. 5, 2019



Annuity

Fixed index annuities

NAC RetireChoice®



RegEd training code:
15SFGNAC_09

[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	
		High band	Low band
S&P 500®	MA Participation Rate (No Cap)	50%	50%
	MPtP Index Cap Rate	2.20%	2.00%
	Biennial PtP Index Cap Rate	10.95%	10.45%
	APtP Index Cap Rate	5.50%	5.20%
	IPT Declared Rate	5.95%	5.75%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.60%	2.85%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PtP Index Margin (No Cap) (1-Year Margin shown; 2-Year Margin is Margin shown x 2)	3.30%	3.60%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	45%	45%
	APtP Index Cap Rate	4.25%	4.10%
DJIA®	MA Participation Rate (No Cap)	50%	45%
	APtP Index Cap Rate	4.55%	4.35%
NASDAQ-100®	MPtP Index Cap Rate	1.90%	1.85%
	APtP Index Cap Rate	4.40%	4.20%
LBMA AFTERNOON (PM) GOLD PRICE	APtP Index Cap Rate	4.90%	4.65%
FIXED ACCOUNT RATE		2.60%	2.50%
PREMIUM BONUS		2.00%	2.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed rate + premium bonus)		4.65%	4.55%

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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266
6745Z | REV 2-5-19

Annuity interest rates effective Feb. 5, 2019



Annuity

Fixed index annuities

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



RegEd training code:
15SFGNAC_16

[Click here for highlight sheet](#)

See our website for product information.		12 Plus	12	8 Plus	8	
S&P 500®	MPtP Index Cap Rate	1.70%	2.15%	1.60%	2.00%	
	APtP Index Cap Rate	4.25%	5.60%	4.15%	5.50%	
	IPT Declared Rate	5.20%	6.90%	4.95%	6.65%	
S&P MARC 5% ER	APtP Index Margin (No Cap)	1.25%	0.00%	1.35%	0.00%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	7.00%	5.00%	6.50%	4.50%
		Base Participation Rate	25%	30%	25%	30%
		Enhanced Participation Rate	100%	100%	115%	115%
	APtP Index Margin (No Cap)	4.45%	2.60%	4.50%	2.65%	
S&P MIDCAP 400®	APtP Index Cap Rate	3.60%	5.05%	3.45%	4.85%	
DJIA®	APtP Index Cap Rate	3.85%	5.40%	3.65%	5.15%	
NASDAQ-100®	MPtP Index Cap Rate	1.70%	2.15%	1.65%	2.10%	
	APtP Index Cap Rate	3.70%	5.15%	3.55%	4.95%	
RUSSELL 2000®	APtP Index Cap Rate	3.65%	5.10%	3.45%	4.90%	
EURO STOXX 50®	APtP Index Cap Rate	4.85%	7.25%	4.55%	6.90%	
HANG SENG	APtP Index Cap Rate	4.15%	5.95%	3.90%	5.70%	
FIXED ACCOUNT RATE		2.25%	3.00%	2.15%	2.90%	
PREMIUM BONUS		5.00%	NA	3.00%	NA	
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed rate + premium bonus)		7.36%	NA	5.21%	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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266

6745Z | REV 2-5-19

Annuity interest rates effective Feb. 5, 2019



Multi-year guarantee annuity (MYGA)



North American Guarantee ChoiceSM

RegEd training code:
15SFGNAC_05

[Click here for highlight sheet](#)

High band: \$100,000 or more; Low band: Less than \$100,000; 7- and 10-year rates not available in California, Delaware, and Florida

	High band	Low band
North American Guarantee Choice 3	2.75%	2.40%
North American Guarantee Choice 5	3.40%	3.05%
North American Guarantee Choice 7	3.15%	2.85%
North American Guarantee Choice 10	3.35%	3.10%

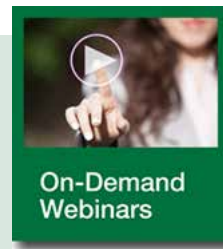
The North American Guarantee ChoiceSM is issued on form NA1011A/ICC17-NA1011A (contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Insurance products and features/options may not be available in all states or appropriate for all clients. See product materials and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



A one-stop shop for all your training needs

- Register for upcoming webinars
- View on-demand webinars and video tutorials
- Watch Solutions in Seconds, quick product videos
- Complete product training

[Visit North American Academy today](#)



FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266

6745Z | REV 2-5-19

Annuity interest rates effective Feb. 5, 2019

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 of the application received date. 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.

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 ACCOUNTS:

Crediting methods such as index cap rates, participation rates, and index margins apply to index accounts only; not to the fixed account. Crediting methods and indexes are not available on all products or in all states.

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 ("SPDJ") 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 ("SPDJ") 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.

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 of the application signed date. 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.

The Nasdaq-100[®], Nasdaq-100[®] Index and Nasdaq[®] are trademarks of the Nasdaq Stock Market Inc. (which with its affiliates are the "Corporations") and are licensed for use by North American. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The products are not issued, endorsed, sold or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCTS.

Frank Russell Company ("Russell") is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell[®] is a trademark of Frank Russell Company. Neither Russell nor its licensor accept any liability for any errors or omissions in the Russell Indexes and/or ratings or underlying data and no party may rely on any Russell Indexes and/or Russell ratings and/or underlying data contained in this communication. No further distribution of Russell Data is permitted without Russell's express written consent. Russell does not promote, sponsor or endorse the content of this communication.

The EURO STOXX 50[®] is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland and/or its licensors ("Licensors"), which is used under license. The Index Accounts in this Product based on the Index are in no way sponsored, endorsed, sold or promoted by STOXX and its Licensors and neither of the Licensors shall have any liability with respect thereto.

The mark and name Hang Seng is proprietary to Hang Seng Data Services Limited ("HSDS") which has licensed its compilation and publication to Hang Seng Indexes Company Limited ("HSIL"). HSIL and HSDS have agreed to the use of, and reference to, the Hang Seng by North American ("the Issuer") in connection with the Fixed Index Annuities (the "Product"). However, neither HSIL nor HSDS warrants, represents or guarantees to any person the accuracy or completeness of the Hang Seng, its computation or any information related thereto and no warranty, representation or guarantee of any kind whatsoever relating to the Hang Seng is given or may be implied. Neither HSIL nor HSDS accepts any responsibility or liability for any economic or other loss which may be directly or indirectly sustained by any person as a result of or in connection with the use of and/or reference to the Hang Seng by the Issuer in connection with the Product, or any inaccuracies, omissions or errors of HSIL in computing the Hang Seng. Any person dealing with the Product shall place no reliance whatsoever on HSIL and/or HSDS nor bring any claims or legal proceedings against HSIL and/or HSDS in any manner whatsoever. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship.

NorthAmericanCompany.com

- 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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266

6745Z | REV 2-5-19

North American Company's Indexed Universal Life Insurance Portfolio

For Builder IUL[®], Builder Plus IUL,
Rapid Builder IUL[®], Guarantee Builder IUL[®],
Legacy Optimizer, and Survivorship GIUL
Current Rates Effective 6/11/18



North American Company
for Life and Health Insurance
Since 1886

| *Life*

Indexed Universal Life Insurance

Caps & Participation Rates

- **Builder IUL[®]**
- **Builder Plus IUL**
- **Guarantee Builder IUL[®]**
- **Rapid Builder IUL[®]**
- **Legacy Optimizer**
- **Survivorship GIUL**

North American's Indexed Universal Life insurance products are designed to provide you with choices. In addition to death benefit protection, indexed universal life policies provide the opportunity for cash value growth through a Fixed Account and an Index Account. You can allocate money to either account, or to a combination of both.

Index caps and participation rates are evaluated and changed periodically. **Regardless of which index selection(s) you choose, the interest rate credited to the Index Account will never be less than zero.**

Systematic Premium Allocation (SPA)*

The SPA option enables you to have a designated amount of premium initially placed into the Fixed Account and then automatically allocated toward your index selections in equal amounts (\$200/month minimum) until the balance is zero. Designated SPA premium earns the current fixed account interest rate until it is transferred to the designated index selections.

*Not available with Legacy Optimizer.

Fixed Account

The Fixed Account offers a current interest rate, which is subject to change based on the current interest-rate environment. However, the Fixed Account offers a Guaranteed Minimum Interest Rate.

Current interest rates are subject to change.

Index Account

The Index Account credits interest based on the upward movement of one or more stock market indexes, such as the S&P 500[®]. Interest credited is limited on both the "top" and "bottom." The Index Account features a zero percent floor, meaning that interest credited is never less than zero percent. So, the Index Account can't lose money due to poor index performance.

Interest credited in the Index Account is also subject to an Index Cap and/or a Participation Rate depending on the index and crediting method you select.

Your Index Selection Options

North American offers five indexes and four crediting methods, combined for a total of 10 possible index selections. (six indexes and four crediting methods for Survivorship GIUL and one index with two crediting methods for Legacy Optimizer). You can choose to allocate your money to any combination of the index selections shown in the accompanying table on the next page. No one index selection will always be the best. Using more than one index selection offers the possible advantage that different index selections may perform better in different years.

Glossary

Index – Measure of stock market performance; does NOT include dividends on the underlying stocks.

Index Crediting Method – How to measure the index movement over the Index Period.

Index Period – The length of time over which the index is measured.

Index Selection – Combining an index with an index crediting method creates the index selection. North American's Indexed UL products include 10 possible "combinations" or index selections.

Participation Rate – The percentage of the index movement that is credited to the Index Account (subject to any Index Cap).

Index Cap – Maximum interest rate that is credited to the Index Account.

Floor – Minimum annual interest rate that is credited to the Index Account.

	Index Selection		Builder IUL [®]			Builder Plus IUL			Guarantee Builder IUL [®]			Rapid Builder IUL [®]		
	Index	Crediting Method	Index Participa- tion Rate	Index Cap	Spread	Index Participa- tion Rate	Index Cap	Spread	Index Participa- tion Rate	Index Cap	Spread	Index Participa- tion Rate	Index Cap	Spread
1	S&P 500 [®]	Annual Point-to-Point	100%	12%	None	100%	12.25%	None	100%	11%	None	100%	9%	None
2	S&P 500 [®]	Monthly Point-to-Point	100%	3.15%	None	100%	3.20%	None	100%	2.9%	None	100%	2.4%	None
3	S&P 500 [®]	Annual Point-to-Point with Spread	100%	None	4.25%	100%	None	4.10%	100%	None	4.75%	100%	None	5.75%
4	High Par S&P 500 [®]	Annual Point-to-Point	140%	9.5%	None	140%	9.75%	None	140%	8.5%	None	140%	7%	None
5	NASDAQ-100 [®]	Annual Point-to-Point	100%	9%	None	100%	9.25%	None	100%	8%	None	100%	6.5%	None
6	S&P Mid-Cap 400 [®]	Annual Point-to-Point	100%	9%	None	100%	9.25%	None	100%	8%	None	100%	6.5%	None
7	Russell 2000 [®]	Annual Point-to-Point	100%	9%	None	100%	9.25%	None	100%	8%	None	100%	6.5%	None
8	EURO STOXX 50 [®]	Annual Point-to-Point	100%	11%	None	100%	11.25%	None	100%	10%	None	100%	8.5%	None
9	Multi-Index	Optimal Strategy Annual Point-to-Point	100%	8.5%	None	100%	8.75%	None	100%	7.5%	None	100%	6%	None
10	Uncapped S&P 500 ^{®*}	Annual Point-to-Point	50%	None	None	51.25%	None	None	45%	None	None	37.5%	None	None

* The Uncapped S&P 500[®] option allows an unlimited return with no index cap rate, but applies an index participation rate less than 100% to the growth rate of the S&P 500[®]

Multiple Crediting Methods

Annual Point-to-Point

With this method, the change in index value is determined by comparing the index value on the very first business day of the index period to the index value on the very last business day of the index period. The annual floor rate and annual cap rate are applied to determine the final index credit. Earnings, if any, are credited and locked in on an annual basis.

Monthly Point-to-Point

The monthly point-to-point crediting method will apply the index credit after the end of the 12-month index period. The growth in the index for each month within that 12-month index period is measured. The current monthly index cap rate is applied to each of the monthly growth rates; there is no monthly floor rate applied. These 12 monthly values are added together and then an annual floor rate is applied in order to determine the final index credit. Earnings, if any, are credited and locked in on an annual basis.

Annual Point-to-Point with Spread

With this method, the change in index value is determined by comparing the index value on the very first business day of the index period to the index value on the very last business day of the index period. The spread is then subtracted from the index growth. The annual floor rate is applied to determine the final index credit. Earnings, if any, are credited and locked in on an annual basis.

Index Selection			Survivorship GIUL	
Index	Crediting Method		Index Participa- tion Rate	Index Cap
1	S&P 500 [®]	Annual Point-to-Point	100%	9.5%
2	S&P 500 [®]	Monthly Point-to-Point	100%	2.25%
3	S&P 500 [®]	Daily Averaging	70%	None
4	DJIA [®]	Annual Point-to-Point	100%	7.5%
5	DJIA [®]	Daily Averaging	70%	None
6	NASDAQ-100 [®]	Annual Point-to-Point	100%	6.5%
7	S&P Mid-Cap 400 [®]	Annual Point-to-Point	100%	6.5%
8	S&P Mid-Cap 400 [®]	Daily Averaging	57.5%	None
9	Russell 2000 [®]	Annual Point-to-Point	100%	6.5%
10	Russell 2000 [®]	Daily Averaging	57.5%	None
11	EURO STOXX 50 [®]	Annual Point-to-Point	100%	8.5%
12	Optimal Strategy (Multi-Index)	Optimal (Multi-Index) Annual Point-to-Point	100%	6%
13	Uncapped S&P 500 ^{®*}	Annual Point-to-Point	40%	None

Index Selection			Legacy Optimizer		
Index	Crediting Method		Index Participa- tion Rate	Index Cap	Spread
1	S&P 500 [®]	Annual Point-to-Point	100%	6.50%	None
2	S&P 500 [®]	Annual Point-to-Point with Spread	100%	None	5.75%



Life

North American Company
for Life and Health Insurance
Since 1886

Builder Plus IUL (policy form series LS183), Builder IUL (policy form series LS172), Guarantee Builder IUL (policy form series LS175), Rapid Builder IUL (policy form series LS176/LS176W with Waiver of Surrender Charge), Legacy Optimizer indexed universal life insurance (policy form series LS180), and Survivorship GIUL (policy form series LS171/LS171W with Waiver of Surrender Charge) are issued by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsement or issue ages may not be available in all jurisdictions. Restrictions or limitations may apply.

**THE S&P 500® COMPOSITE STOCK PRICE INDEX
THE S&P MidCap 400® COMPOSITE STOCK PRICE INDEX; and
THE DOW JONES INDUSTRIAL AVERAGE® (DJIA®) COMPOSITE STOCK PRICE INDEX**

These Indices do not include dividends paid by the underlying companies.

The S&P MidCap 400®, DJIA® and the S&P 500® Indices are products of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by North American Company for Life and Health Insurance (the Company). Standard & Poor's®, S&P®, S&P MidCap 400® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® and DJIA® are registered trademarks 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. The Company's Product(s) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, 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 S&P MidCap 400® and S&P 500® Indices.

The NASDAQ-100®, NASDAQ-100 INDEX® and NASDAQ® are registered marks of the NASDAQ Stock Market Inc. (which with its affiliates are the "Corporations") and are licensed for use by North American. This product has not been passed on by the Corporations as to their legality or suitability. This product is not issued, endorsed, sold or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THIS PRODUCT. THIS INDEX DOES NOT INCLUDE DIVIDENDS PAID BY THE UNDERLYING COMPANIES.**

Frank Russell Company ("Russell") is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Frank Russell Company. Neither Russell nor its licensors accept any liability for any errors or omissions in the Russell Indexes and / or Russell ratings or underlying data and no party may rely on any Russell Indexes and / or Russell ratings and / or underlying data contained in this communication. No further distribution of Russell Data is permitted without Russell's express written consent. Russell does not promote, sponsor or endorse the content of this communication.

The EURO STOXX 50® is the intellectual property of (including registered trademarks) STOXX Limited, Zurich, Switzerland and/or its licensors ("Licensors"), which is used under license. The Index Accounts for this Product based on the Index are in no way sponsored, endorsed, sold or promoted by STOXX and its Licensors and neither of the Licensors shall have any liability with respect thereto.

These indexed universal life products are not sponsored, endorsed, sold or promoted by S&P, Dow Jones, NASDAQ, Frank Russell Company, or EURO STOXX 50 and they make no representation regarding the advisability of purchasing these contracts or investing in these products.

Life insurance policies have terms under which the policy may be continued in force or discontinued. Current cost of insurance rates and interest rates are not guaranteed. Therefore, the planned periodic premium may not be sufficient to carry the contract to maturity. The Index Accounts are subject to caps and participation rates. In no case will the interest credited be less than 0 percent. Please refer to the customized illustration provided by your agent for additional detail. The policy's death benefit is paid upon the death of the insured. The policy does not continue to accumulate cash value and excess interest after the insured's death. For costs and complete details, call or write North American Company for Life and Health Insurance, One Sammons Plaza, Sioux Falls, SD 57193, Telephone 800-923-3223.

Indexed Universal Life products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

We're Here For Life®

www.NorthAmericanCompany.com