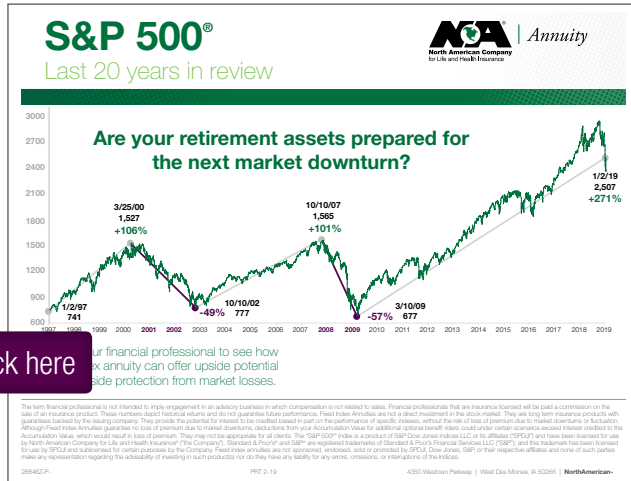


# Annuity interest rates effective March 12, 2019



## Upside potential with downside protection

These flyers can help your clients see how fixed index annuities may help mitigate market volatility.



### Summary of changes

- Due to market conditions, fixed, cap, and multi-year guarantee annuity rates will decrease, and margins will increase on most products.



**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

- For training resources, visit our training center online or for required training visit <https://secure.reged.com/TrainingPlatform>
- Illustrations on our popular SPIA or other annuities can be run on our website.

Questions? Call Sales Support 866-322-7066 [NorthAmericanCompany.com](http://NorthAmericanCompany.com)

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# Top-tier income potential

## NAC IncomeChoice®

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		1.50%	1.30%
	APtP Index Cap Rate		3.80%	3.65%
	APtP Participation Rate (No Cap)		30%	30%
S&P MARC 5% ER	APtP Index Margin (No Cap)		1.35%	1.50%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	8.00%	8.50%
		Base Participation Rate	30%	30%
		Enhanced Participation Rate	115%	110%
	APtP Index Margin (No Cap)		4.10%	4.35%
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)		5.00%	5.30%
FIXED ACCOUNT RATE			1.60%	1.50%
GLWB BONUS			5.00%	5.00%

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# Annuity interest rates effective March 12, 2019



Annuity

Fixed index annuities

## Strategic Design Annuity<sup>SM</sup> X



RegEd training code:  
18SFGNAC\_19

[Click here for highlight sheet](#)

		10-year	
S&P 500 <sup>®</sup>	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%	

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[More SDA X info](#)

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# Annuity interest rates effective March 12, 2019



Annuity

Fixed index annuities



## NAC VersaChoice<sup>SM</sup> 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 <sup>®</sup>	MPtP Index Cap Rate	2.00%	1.80%
	APtP Index Cap Rate	5.50%	4.70%
	APtP Participation Rate (No Cap)	35%	30%
S&P MARC 5% ER	APtP Index Margin (No Cap)	0.20%	0.65%
S&P 500 <sup>®</sup> LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.75%	3.55%
FIXED ACCOUNT RATE		2.40%	2.20%

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## NAC VersaChoice<sup>SM</sup> 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



**1 Accumulation**  
No matter what else your client decides, the base product is a competitive, accumulation-focused annuity.

**2 Accumulation + Enhanced liquidity**  
Add the optional enhanced liquidity benefit (ELB) rider\* for a 0.50 percent annual fee, and it helps address one of the biggest arguments against annuities, a perceived lack of liquidity or flexibility. The innovative ELB rider design offers enhanced liquidity features, including two based on a client's inability to complete two of six activities of daily living (ADLs).

**3 Accumulation + Income (with a measure of liquidity)**  
Or, clients can add the **Income Pay Plus (IPP) optional guaranteed lifetime withdrawal benefit (GLWB) rider**, for a 1.05 percent annual fee, to turn NAC VersaChoice into an income strategy. With the optional income rider included, clients can get a guaranteed lifetime withdrawal benefit (GLWB) and – for a measure of flexibility for the “what ifs” in life – a nursing home multiplier\*\*.

\*Not available in all states.  
\*\*Not available in all states.

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# Annuity interest rates effective March 12, 2019



Annuity

Fixed index annuities

## 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	1.30%	1.50%
	APtP Index Cap Rate	3.15%	3.65%
	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	1.20%	1.40%
FIXED ACCOUNT RATE		1.60%	1.90%
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)		8.71%	6.68%
		\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
		10.00%	8.00%
		12.09%	10.05%

## 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	1.20%
	APtP Index Cap Rate	3.00%
	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	1.15%
FIXED ACCOUNT RATE		1.50%
PREMIUM BANDS:		\$75,000+ Initial Premium
PREMIUM BONUS		7.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed rate + premium bonus)		8.60%
		\$20,000-\$74,999 Initial Premium
		5.00%
		6.57%

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# Annuity interest rates effective March 12, 2019

## Fixed index annuities

<b>NAC BenefitSolutions<sup>®</sup></b>		RegEd training code: 15SFGNAC_01	
		<a href="#">Click here for highlight sheet</a>	
		10-year	14-year
S&P 500 <sup>®</sup>	MA Participation Rate (No Cap)	55%	65%
	MPtP Index Cap Rate	2.20%	2.50%
	APtP Index Cap Rate	5.70%	6.60%
S&P 500 <sup>®</sup> LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.50%	1.90%
DJIA <sup>®</sup>	MA Participation Rate (No Cap)	55%	60%
NASDAQ-100 <sup>®</sup>	MPtP Index Cap Rate	1.80%	2.00%
FIXED ACCOUNT RATE		2.60%	3.00%

The NAC BenefitSolutions<sup>SM</sup> is issued on form NC/NA1006A/ICC14-NA1006A (certificate/contract) by North American Company for Life and Health Insurance<sup>®</sup>, 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 12, 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 <a href="#">website</a> for product information.		10-year	
		High band	Low band
S&P 500®	MA Participation Rate (No Cap)	50%	50%
	MPtP Index Cap Rate	2.00%	1.80%
	Biennial PtP Index Cap Rate	8.75%	8.10%
	APtP Index Cap Rate	5.00%	4.70%
	IPT Declared Rate	5.60%	5.20%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP Index Margin (No Cap)	2.85%	3.15%
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)	3.55%	3.85%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	45%	45%
	APtP Index Cap Rate	3.60%	3.30%
DJIA®	MA Participation Rate (No Cap)	50%	45%
	APtP Index Cap Rate	3.70%	3.45%
NASDAQ-100®	MPtP Index Cap Rate	1.60%	1.50%
	APtP Index Cap Rate	3.55%	3.30%
LBMA AFTERNOON (PM) GOLD PRICE	APtP Index Cap Rate	3.95%	3.60%
FIXED ACCOUNT RATE		2.25%	2.10%
PREMIUM BONUS		2.00%	2.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed rate + premium bonus)		4.29%	4.14%

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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# Annuity interest rates effective March 12, 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 <a href="#">website</a> for product information.		12 Plus	12	8 Plus	8	
S&P 500®	MPtP Index Cap Rate	1.50%	1.90%	1.40%	1.80%	
	APtP Index Cap Rate	3.75%	5.10%	3.65%	5.00%	
	IPT Declared Rate	4.35%	6.20%	4.10%	5.95%	
S&P MARC 5% ER	APtP Index Margin (No Cap)	2.35%	0.20%	2.40%	0.25%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APtP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	7.50%	5.50%	7.00%	5.00%
		Base Participation Rate	25%	30%	25%	30%
		Enhanced Participation Rate	100%	100%	115%	115%
	APtP Index Margin (No Cap)	4.70%	2.75%	4.75%	2.80%	
S&P MIDCAP 400®	APtP Index Cap Rate	2.65%	4.10%	2.50%	3.90%	
DJIA®	APtP Index Cap Rate	2.80%	4.20%	2.60%	4.00%	
NASDAQ-100®	MPtP Index Cap Rate	1.30%	1.70%	1.25%	1.65%	
	APtP Index Cap Rate	2.65%	4.00%	2.45%	3.85%	
RUSSELL 2000®	APtP Index Cap Rate	2.60%	4.00%	2.40%	3.80%	
EURO STOXX 50®	APtP Index Cap Rate	3.75%	6.15%	3.45%	5.80%	
HANG SENG	APtP Index Cap Rate	3.05%	4.80%	2.80%	4.55%	
FIXED ACCOUNT RATE		1.75%	2.50%	1.65%	2.40%	
PREMIUM BONUS		5.00%	NA	3.00%	NA	
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed rate + premium bonus)		6.83%	NA	4.69%	NA	

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# Annuity interest rates effective March 12, 2019

Multi-year guarantee annuity (MYGA)



## North American Guarantee Choice<sup>SM</sup>

RegEd training code:  
15SFGNAC\_05

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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	3.20%	2.85%
North American Guarantee Choice 7	2.90%	2.65%
North American Guarantee Choice 10	3.10%	2.85%

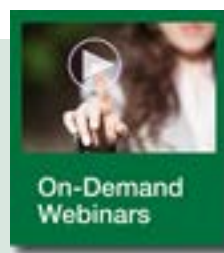
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# Annuity interest rates effective March 12, 2019

## 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, premium band and surrender charge period selected and may be subject to a premium bonus recapture. 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<sup>®</sup>", "S&P Multi-Asset Risk Control 5% Excess Return Index", "S&P 500<sup>®</sup> Low Volatility Daily Risk Control 5% Index", "S&P 500<sup>®</sup> Low Volatility Daily Risk Control 8% Index", "S&P MidCap 400<sup>®</sup>", and "DJIA<sup>®</sup>", 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<sup>®</sup> ("the Company"). Standard & Poor's<sup>®</sup> and S&P<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> 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.

The S&P 500 Low Volatility Daily Risk Control 5% Index and S&P 500 Low Volatility Daily Risk Control 8% Index are managed to a volatility target, and as a result their 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<sup>®</sup> Low Volatility Daily Risk Control 5% Index and S&P 500<sup>®</sup> 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 S&P MARC 5% ER 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 MARC 5% ER Index has been in existence since Mar. 27, 2017. 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.

### 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 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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