

# North American Company for Life and Health Insurance Annuity Interest Rates & Features

Effective September 1, 2010

Applications must be received prior to this date to hold previous rates. Rates on 1035 Exchanges/Transfers will be held 45 calendar days from the date the application was received in the Home Office. Faxed 1035 Exchange/Transfer applications will be accepted in order to hold current interest rates and Index Margins/Participation Rates/Index Cap Rates; however, original documentation must be received the next day in order to process the Transfer/Exchange. Funds received after 45 days will receive the applicable interest rate and/or Participation

Rate/Index Cap Rate that is in effect when funds are received. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice. Please consult the State Approval Chart (6746Z) for more details.

**MA - Monthly Average**  
**DA - Daily Average**  
**APP - Annual Point-to-Point**  
**MPP - Monthly Point-to-Point**

TABLE OF CONTENTS	
Annuity Product Type	Page
Fixed Index	1-4
Index Cap Rate Only	1-2
North American Freedom Choice Series	2
Participation Rate	3
Blended Product	4
Multi-Year Guarantee	4
Traditional Fixed	4
Single Premium Immediate	4
Single Premium Whole Life	5

## Fixed Index Annuities

### INDEX CAP RATE PRODUCTS<sup>2</sup>

#### North American Ten<sup>® 4</sup>

FEATURES	10-YEAR OPTION		
	MA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	2.65%	2.50%	1.40%
DJIA <sup>SM</sup>	2.40%	2.20%	N/A
S&P MIDCAP 400 <sup>®</sup>	2.10%	2.10%	N/A
RUSSELL 2000 <sup>®</sup>	2.10%	2.10%	N/A
NASDAQ-100 <sup>®</sup>	N/A	2.05%	1.20%
EURO STOXX 50 <sup>®</sup>	N/A	2.20%	N/A
HINDSIGHT INDEX STRATEGY <sup>® 7</sup>	N/A	2.00%	N/A
FIXED ACCOUNT RATE		1.30%	
PREMIUM BONUS <sup>9</sup>		10.00%	
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		11.43%	
	<small>(First-year yield = 1.30% Fixed Rate + 10.00% Premium Bonus<sup>9</sup>)</small>		

#### North American Paramount Choice Ten<sup>® 4</sup>

FEATURES	10-YEAR OPTION		
	MA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	2.80%	2.65%	1.50%
DJIA <sup>SM</sup>	2.55%	2.35%	N/A
S&P MIDCAP 400 <sup>®</sup>	2.25%	2.30%	N/A
RUSSELL 2000 <sup>®</sup>	2.25%	2.25%	N/A
NASDAQ-100 <sup>®</sup>	N/A	2.20%	1.30%
EURO STOXX 50 <sup>®</sup>	N/A	2.35%	N/A
FIXED ACCOUNT RATE		1.35%	
PREMIUM BONUS <sup>9</sup>		10.00%	
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		11.48%	
	<small>(First-year yield = 1.35% Fixed Rate + 10.00% Premium Bonus<sup>9</sup>)</small>		

#### North American Charter<sup>SM</sup> Series<sup>3</sup>

FEATURES	7-YEAR OPTION			10-YEAR OPTION			14-YEAR OPTION		
	DA	APP	MPP <sup>#</sup>	DA	APP	MPP <sup>#</sup>	DA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	3.10% <sup>*</sup>	2.85% <sup>*</sup>	1.50%	4.05%	3.75% <sup>*</sup>	2.05%	4.50%	4.15%	2.20%
DJIA <sup>SM</sup>	2.80% <sup>*</sup>	2.60% <sup>*</sup>	N/A	3.80% <sup>*</sup>	3.50% <sup>*</sup>	N/A	4.30%	4.00%	N/A
S&P MIDCAP 400 <sup>®</sup>	2.50% <sup>*</sup>	2.50% <sup>*</sup>	N/A	3.40% <sup>*</sup>	3.40% <sup>*</sup>	N/A	3.90% <sup>*</sup>	3.85% <sup>*</sup>	N/A
RUSSELL 2000 <sup>®</sup>	2.50% <sup>*</sup>	2.45% <sup>*</sup>	N/A	3.45% <sup>*</sup>	3.35% <sup>*</sup>	N/A	3.90% <sup>*</sup>	3.80% <sup>*</sup>	N/A
NASDAQ-100 <sup>®</sup>	N/A	2.40% <sup>*</sup>	1.40%	N/A	3.25% <sup>*</sup>	1.85%	N/A	3.70% <sup>*</sup>	2.10%
EURO STOXX 50 <sup>®</sup>	N/A	2.55% <sup>*</sup>	N/A	N/A	3.50% <sup>*</sup>	N/A	N/A	4.00%	N/A
HINDSIGHT INDEX STRATEGY <sup>® 7</sup>	N/A	2.15% <sup>+</sup>	N/A	N/A	3.00%	N/A	N/A	3.45%	N/A
FIXED ACCOUNT RATE		1.45% <sup>*</sup>			2.00%			2.15%	
PREMIUM BONUS <sup>9</sup>		N/A			5.00%			10.00%	
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		1.45%			7.10%			12.36%	
				<small>(First-year yield = 2.00% Fixed Rate + 5.00% Premium Bonus<sup>9</sup>)</small>			<small>(First-year yield = 2.15% Fixed Rate + 10.00% Premium Bonus<sup>9</sup>)</small>		

For Texas Only: <sup>\*</sup>Index Cap Rate 4.00%.

<sup>+</sup>Index Cap Rate 3.00%.

<sup>\*</sup>Fixed Account Rate 2.00%

#### North American Formula Choice<sup>® 3</sup>

FEATURES	5-YEAR SURRENDER CHARGE	
	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	4.00%	1.55%
DJIA <sup>SM</sup>	4.00%	N/A
S&P MIDCAP 400 <sup>®</sup>	4.00%	N/A
RUSSELL 2000 <sup>®</sup>	4.00%	N/A
NASDAQ-100 <sup>®</sup>	4.00%	1.35%
EURO STOXX 50 <sup>®</sup>	4.00%	N/A
FIXED ACCOUNT RATE		1.50%



North American Marketing Support  
866-322-7066 (Phone)  
866-322-5933 (Fax)

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

# North American Company Annuity Interest Rates & Features

Effective September 1, 2010

## Fixed Index Annuities

### INDEX CAP RATE ONLY PRODUCTS<sup>2</sup>

**1% Commission Bonus Special**  
on North American Freedom Choice  
extended through September 30, 2010!<sup>10</sup>

North American Freedom Choice<sup>®</sup> Series<sup>4</sup>

High Band - Initial Premium Level of \$250,000 and over

5% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>
	S&P 500 <sup>®</sup>	4.20%	2.20%	6.05%	3.00%	6.35%	3.00%	7.90%	3.50%
	DJIA <sup>SM</sup>	4.00%	N/A	5.85%	N/A	6.20%	N/A	7.90%	N/A
	S&P MIDCAP 400 <sup>®</sup>	3.85%	N/A	5.75%	N/A	6.00%	N/A	7.60%	N/A
	RUSSELL 2000 <sup>®</sup>	3.80%	N/A	5.60%	N/A	5.90%	N/A	7.40%	N/A
	NASDAQ-100 <sup>®</sup>	3.70%	2.10%	5.40%	2.75%	5.70%	2.80%	7.20%	3.15%
	EURO STOXX 50 <sup>®</sup>	4.00%	N/A	5.85%	N/A	6.15%	N/A	7.85%	N/A
	FIXED ACCOUNT RATE	2.15%		3.05%		3.20%		3.90%	

10% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>
	S&P 500 <sup>®</sup>	3.65%	2.00%	5.35%	2.70%	5.65%	2.80%	7.10%	3.25%
	DJIA <sup>SM</sup>	3.40%	N/A	5.15%	N/A	5.45%	N/A	7.00%	N/A
	S&P MIDCAP 400 <sup>®</sup>	3.35%	N/A	5.05%	N/A	5.35%	N/A	6.80%	N/A
	RUSSELL 2000 <sup>®</sup>	3.30%	N/A	5.00%	N/A	5.20%	N/A	6.65%	N/A
	NASDAQ-100 <sup>®</sup>	3.20%	1.80%	4.80%	2.60%	5.05%	2.65%	6.45%	3.00%
	EURO STOXX 50 <sup>®</sup>	3.40%	N/A	5.15%	N/A	5.45%	N/A	7.00%	N/A
	FIXED ACCOUNT RATE	1.90%		2.75%		2.90%		3.55%	

North American Freedom Choice<sup>®</sup> Series<sup>4</sup>

Low Band - Initial Premium Level of \$249,999 and under

5% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>
	S&P 500 <sup>®</sup>	3.40%	1.85%	5.15%	2.65%	5.50%	2.75%	7.15%	3.30%
	DJIA <sup>SM</sup>	3.15%	N/A	5.00%	N/A	5.30%	N/A	7.05%	N/A
	S&P MIDCAP 400 <sup>®</sup>	3.10%	N/A	4.85%	N/A	5.20%	N/A	6.85%	N/A
	RUSSELL 2000 <sup>®</sup>	3.05%	N/A	4.80%	N/A	5.10%	N/A	6.70%	N/A
	NASDAQ-100 <sup>®</sup>	3.00%	1.65%	4.65%	2.55%	4.90%	2.60%	6.45%	3.00%
	EURO STOXX 50 <sup>®</sup>	3.15%	N/A	5.00%	N/A	5.30%	N/A	7.05%	N/A
	FIXED ACCOUNT RATE	1.75%		2.70%		2.85%		3.55%	

10% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>
	S&P 500 <sup>®</sup>	2.80% <sup>▲</sup>	1.55%	4.50%	2.40%	4.75%	2.50%	6.25%	3.00%
	DJIA <sup>SM</sup>	2.55% <sup>▲</sup>	N/A	4.30%	N/A	4.55%	N/A	6.05%	N/A
	S&P MIDCAP 400 <sup>®</sup>	2.45% <sup>▲</sup>	N/A	4.25%	N/A	4.45%	N/A	5.90%	N/A
	RUSSELL 2000 <sup>®</sup>	2.40% <sup>▲</sup>	N/A	4.15%	N/A	4.40%	N/A	5.80%	N/A
	NASDAQ-100 <sup>®</sup>	2.40% <sup>▲</sup>	1.40%	4.05%	2.25%	4.25%	2.35%	5.60%	2.80%
	EURO STOXX 50 <sup>®</sup>	2.55% <sup>▲</sup>	N/A	4.30%	N/A	4.55%	N/A	6.05%	N/A
	FIXED ACCOUNT RATE	1.45% <sup>▲</sup>		2.35%		2.45%		3.15%	

For Texas Only: <sup>▲</sup>Index Cap Rate 3.00%.  
<sup>▲</sup>Fixed Account Rate 1.50%

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

# North American Company Annuity Interest Rates & Features

Effective September 1, 2010

## Fixed Index Annuities

### PARTICIPATION RATE PRODUCTS<sup>1</sup>

North American Precision<sup>SM</sup> Series<sup>3</sup>—Index Cap Rate is applied **after** Participation Rate.

FEATURES	7-YEAR OPTION			10-YEAR OPTION			14-YEAR OPTION		
	DA	APP	MPP <sup>#</sup>	DA	APP	MPP <sup>#</sup>	DA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	30%	20%	1.60%	35%	30%	2.05%	40%	35%	2.20%
DJIA <sup>SM</sup>	30%	25%	N/A	40%	35%	N/A	45%	40%	N/A
S&P MIDCAP 400 <sup>®</sup>	20%	20%	N/A	25%	25%	N/A	30%	30%	N/A
RUSSELL 2000 <sup>®</sup>	20%	15% <sup>•</sup>	N/A	25%	25%	N/A	25%	25%	N/A
NASDAQ-100 <sup>®</sup>	N/A	20%	1.40%	N/A	25%	1.85%	N/A	30%	2.10%
EURO STOXX 50 <sup>®</sup>	N/A	25%	N/A	N/A	35%	N/A	N/A	35%	N/A
HINDSIGHT INDEX STRATEGY <sup>®7</sup>	N/A	15% <sup>•</sup>	N/A	N/A	20%	N/A	N/A	25%	N/A
ANNUAL CAP - (UNLESS OTHERWISE NOTED)	N/A	3.50% <sup>■</sup>	N/A	N/A	4.50%	N/A	N/A	5.00%	N/A
ANNUAL CAP - S&P 500 <sup>®</sup>	N/A	4.00%	N/A	N/A	5.00%	N/A	N/A	5.50%	N/A
ANNUAL CAP - HINDSIGHT INDEX STRATEGY	N/A	3.50%	N/A	N/A	4.50%	N/A	N/A	5.00%	N/A
FIXED ACCOUNT RATE		1.45% <sup>▼</sup>			2.00%			2.15%	
PREMIUM BONUS <sup>9</sup>		N/A			5.00%			10.00%	
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		1.45%			7.10%			12.36%	
				<small>(First-year yield = 2.00% Fixed Rate + 5.00% Premium Bonus<sup>9</sup>)</small>			<small>(First-year yield = 2.15% Fixed Rate + 10.00% Premium Bonus<sup>9</sup>)</small>		

For Texas Only: <sup>•</sup>Participation Rate 20%.  
<sup>■</sup>Index Cap Rate 4.00%.  
<sup>▼</sup>Fixed Account Rate 2.00%.

### North American Prizm Plus<sup>®4</sup>

FEATURES	7-YR OPTION			10-YR OPTION			14-YR OPTION		
	MA	APP	MPP <sup>#</sup>	MA	APP	MPP <sup>#</sup>	MA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	25%	15%	1.60%	35%	20%	2.05%	40%	25%	2.20%
DJIA <sup>SM</sup>	30%	20%	N/A	35%	25%	N/A	40%	25%	N/A
S&P MIDCAP 400 <sup>®</sup>	20%	15%	N/A	25%	15%	N/A	25%	20%	N/A
RUSSELL 2000 <sup>®</sup>	20%	10%	N/A	25%	15%	N/A	30%	15%	N/A
NASDAQ-100 <sup>®</sup>	N/A	15%	1.40%	N/A	20%	1.85%	N/A	20%	2.10%
EURO STOXX 50 <sup>®</sup>	N/A	15%	N/A	N/A	20%	N/A	N/A	25%	N/A
FIXED ACCOUNT RATE		1.45%			2.00%			2.15%	
PREMIUM BONUS <sup>9</sup>		N/A			5.00%			10.00%	
First-Year Yield (IN FIXED ACCOUNT)		1.45%			7.10%			12.36%	
				<small>(First-year yield = 2.00% Fixed Rate + a 5.00% Premium Bonus<sup>9</sup>)</small>			<small>(First-year yield = 2.15% Fixed Rate + a 10.00% Premium Bonus<sup>9</sup>)</small>		

North American Marketing Support 866-322-7066 (Phone), 866-322-5933 (Fax)

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

# North American Company Annuity Interest Rates & Features

Effective September 1, 2010

## BLENDED PRODUCT

### North American Pillar<sup>SM 4</sup>

FEATURES	10-Year Surrender Charge		
	DA Participation Rate Only	APP Index Cap Rate Only	MPP Monthly Cap Only
S&P 500 <sup>®</sup>	30%	3.15%	1.70%
DJIA <sup>SM</sup>	35%	2.90%	N/A
S&P MIDCAP 400 <sup>®</sup>	25%	2.80%	N/A
RUSSELL 2000 <sup>®</sup>	20%	2.75%	N/A
NASDAQ-100 <sup>®</sup>	N/A	2.70%	1.55%
EURO STOXX 50 <sup>®</sup>	N/A	2.90%	N/A
Hindsight INDEX STRATEGY <sup>® 7</sup>	N/A	2.45%	N/A
Fixed Account Rate	1.65%		
Premium Bonus <sup>9</sup>	5.00%		
First-Year Yield (IN FIXED ACCOUNT)	6.73%		

(First-year yield = 1.65% Fixed Account Rate + 5.00% Premium Bonus.)

## MULTI-YEAR GUARANTEE PRODUCT

### North American Guarantee Choice<sup>SM 5</sup>

FEATURES	3-YEAR	4-YEAR	5-YEAR	6-YEAR	7-YEAR	8-YEAR	9-YEAR	10-YEAR
HIGH BAND <sup>8</sup>	1.65%	2.35%	2.90%	3.15%	3.40%	3.40%	3.40%	3.60%
LOW BAND	1.30%	2.05%	2.65%	2.90%	3.20%	3.20%	3.20%	3.40%

## TRADITIONAL FIXED PRODUCTS

### North American Director<sup>SM 4</sup> (9-year Surrender Charge)

FEATURES	FIRST-YEAR	YEARS 2-5
RATE	5.50%	2.50%

### Cash Management Annuity

RATE
No longer accepting sales until further notice.

## SINGLE PREMIUM IMMEDIATE ANNUITY

### North American Income<sup>®</sup>

UP-TO-DATE QUOTES AVAILABLE AT  
[WWW.NACANNUITY.COM](http://WWW.NACANNUITY.COM)

#### North American Sample Payout Factors

Per \$100,000 (paid monthly at end of month)

10-Year Certain	.....\$961.94
20-Year Certain	.....\$597.16
Life & 10, Male age 65	.....\$606.60
Life & 10, Female age 65	.....\$564.00

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

### The Boomer Annuity<sup>® 5</sup>

FEATURES	FIRST-YEAR RATE	PREMIUM BONUS <sup>8</sup> (First 5 years.)	FIRST YEAR YIELD
RATE	2.35%	5.00%	7.46%

(First-year yield = 2.35% Fixed Rate + a 5.00% first year Premium Bonus.)

### North American Flex Series<sup>SM 4</sup>

FEATURES	FLEX I <sup>SM 3</sup>	FLEX II <sup>SM 3</sup>	FLEX III <sup>SM 3</sup>
FIRST-YEAR	2.20%	2.50%	2.55%
FIRST-YEAR YIELD	2.20%	7.62%	12.80%

(First-year yield reflects a 2.50% first-year rate plus a 5.00% premium bonus)  
(First-year yield reflects a 2.55% first-year rate plus a 10.00% premium bonus)

North American Marketing Support 866-322-7066 (Phone), 866-322-5933 (Fax)

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

# North American Company Annuity Interest Rates & Features

Effective September 1, 2010

## Fixed Index Annuities

### SINGLE PREMIUM WHOLE LIFE INSURANCE PRODUCT<sup>2</sup>

#### NAC Legacy<sup>SM</sup> Single Premium Whole Life<sup>6</sup>

FEATURES	10-YEAR SURRENDER CHARGE
	<b>APP Index Cap Rate Only</b>
<b>S&amp;P 500<sup>®</sup></b>	<b>7.40%</b>
<b>HANG SENG</b>	<b>7.90%</b>
<b>Fixed Account Rate</b>	<b>3.55%</b>

#. Rate listed for the monthly Point-to-Point (MPP) is the Index Cap Rate.

1. Participation Rate applies to Index Account only; no Participation Rate is applied to the Fixed Account.
2. Index Cap Rate applies to Index Account only; no cap is applied to the Fixed Account.
3. The Minimum Guaranteed Fixed Interest Rate is 1.00%.
4. The Minimum Guaranteed Fixed Account Interest Rate is 1.00%
5. The Minimum Guaranteed Interest Rate is 1.00%
6. The Minimum Guaranteed Fixed Account Interest Rate is 2.00%
7. Please note 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<sup>®</sup> consists of the S&P 500<sup>®</sup>, Dow Jones EuroSTOXX 50<sup>®</sup> and the Russell 2000<sup>®</sup>.
8. Please note that the initial premium must be at least \$200,000 to receive the high band rate.
9. Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap Rates and 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 and/or lower Index Cap Rates and Participation Rates.
10. Commission Bonus will apply to North American Freedom Choice new business applications received at the Annuity Service Center between 7/20/10 and 9/30/10. No exceptions will be made for applications received outside the dates listed above. Transfers and exchanges must be paid by 11/15/10 to earn the Commission Bonus. Commission Bonus only applies to first-year premiums for the North American Freedom Choice. Commission Bonus applies to personal production only. Production cannot be accumulated between agents for the purposes of the incentive. Commission rates may vary by issue age, contract level, and state of residence. Commission bonuses will be paid through normal commission channels. Agent is responsible for bonus through issuance of IRS Form 1099. Agent must be a current active North American agent in order to receive commission bonus. This commission bonus does not alter or amend the Agent Contract or the contracting level assigned to the agent in any way. All rules pertaining to commission chargebacks remain in effect. North American reserves the right to accept or decline business at any time. North American reserves the right to modify or discontinue this program at any time. All rules will be interpreted by North American. All decisions are at the sole discretion of North American and all decisions are final.

**North American Marketing Support 866-322-7066 (Phone), 866-322-5933 (Fax)**

**FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.**

# North American Company Annuity Interest Rates & Features

## Effective September 1, 2010

The rates are subject to change without notice. Rates on 1035 Exchanges/Transfers will be held for 45 calendar days from the date the application has been received in the Annuity Service Center. Faxed 1035 Exchange/Transfer applications will be accepted in order to hold current interest rates and Participation Rates however, original documentation must be received the next day in order to process the Transfer/Exchange. Funds received after 45 days will receive the interest rate and/or Participation Rate that is in effect as of the date the funds are received. North American Company products are issued on form series LS116A, LC/LS155A, LC/LS156A, LC/LS158A, LC/LS159A, LC/LS160A, NC/NA1000A, LS/LC173 or 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.

“S&P500®” and “S&P MidCap 400®” are trademarks of The McGraw Hill Companies, Inc and have been licensed for use by North American Company.

Russell 2000® Index is a trademark of Frank Russell Company and has been licensed for use by North American Company. The NASDAQ-100®, NASDAQ-100® Index and NASDAQ® are registered trademarks of the NASDAQ Stock Market Inc. (which with its affiliates are the “Corporations”) and are licensed for use by North American Company. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE NORTH AMERICAN COMPANY PRODUCTS LISTED ABOVE.

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.

“Dow Jones<sup>SM</sup>”, “Dow Jones Industrial Average<sup>SM</sup>” and “DJIA<sup>SM</sup>” are service marks of Dow Jones and Company, Inc.<sup>SM</sup> and have been licensed for use for certain purposes by North American Company. The above listed products are not issued, endorsed, sold or promoted by any of the indices listed above and they make no representation regarding the advisability of purchasing these products.

The Hang Seng Index is published and compiled by Hang Seng Indexes Company Limited pursuant to a license from Hang Seng Data Services Limited. The mark(s) and name(s) Hang Seng Index are proprietary to Hang Seng Data Services Limited. Hang Seng Indexes Company Limited and Hang Seng Data Services Limited have agreed to the use of, and reference to, the Index(es) by North American Company for Life and Health Insurance in connection with NAC Legacy SPWL (the “Product”), BUT NEITHER HANG SENG INDEXES COMPANY LIMITED NOR HANG SENG DATA SERVICES LIMITED WARRANTS OR REPRESENTS OR GUARANTEES TO ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON (i) THE ACCURACY OR COMPLETENESS OF ANY OF THE INDEX(ES) AND ITS COMPUTATION OR ANY INFORMATION RELATED THERETO; OR (ii) THE FITNESS OR SUITABILITY FOR ANY PURPOSE OF ANY OF THE INDEX(ES) OR ANY COMPONENT OR DATA COMPRISED IN IT; OR (iii) THE RESULTS WHICH MAY BE OBTAINED BY ANY PERSON FROM THE USE OF ANY OF THE INDEX(ES) OR ANY COMPONENT OR DATA COMPRISED IN IT FOR ANY PURPOSE, AND NO WARRANTY OR REPRESENTATION OR GUARANTEE OF ANY KIND WHATSOEVER RELATING TO ANY OF THE INDEX(ES) IS GIVEN OR MAY BE IMPLIED. The process and basis of computation and compilation of any of the Index(es) and any of the related formula or formulae, constituent stocks and factors may at any time be changed or altered by Hang Seng Indexes Company Limited without notice. TO THE EXTENT PERMITTED BY APPLICABLE LAW, NO RESPONSIBILITY OR LIABILITY IS ACCEPTED BY HANG SENG INDEXES COMPANY LIMITED OR HANG SENG DATA SERVICES LIMITED (i) IN RESPECT OF THE USE OF AND/OR REFERENCE TO ANY OF THE INDEX(ES) BY NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE IN CONNECTION WITH THE PRODUCT; OR (ii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES OR ERRORS OF HANG SENG INDEXES COMPANY LIMITED IN THE COMPUTATION OF ANY OF THE INDEX(ES); OR (iii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES, ERRORS OR INCOMPLETENESS OF ANY INFORMATION USED IN CONNECTION WITH THE COMPUTATION OF ANY OF THE INDEX(ES) WHICH IS SUPPLIED BY ANY OTHER PERSON; OR (iv) FOR ANY ECONOMIC OR OTHER LOSS WHICH MAY BE DIRECTLY OR INDIRECTLY SUSTAINED BY ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON DEALING WITH THE PRODUCT AS A RESULT OF ANY OF THE AFORESAID, AND NO CLAIMS, ACTIONS OR LEGAL PROCEEDINGS MAY BE BROUGHT AGAINST HANG SENG INDEXES COMPANY LIMITED AND/OR HANG SENG DATA SERVICES LIMITED in connection with the Product in any manner whatsoever by any broker, holder or other person dealing with the Product. Any broker, holder or other person dealing with the Product does so therefore in full knowledge of this disclaimer and can place no reliance whatsoever on Hang Seng Indexes Company Limited and Hang Seng Data Services Limited. 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.



**North American Marketing Support 866-322-7066 (Phone), 866-322-5933 (Fax)**

**FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.**