

NAC SecureChoiceSM 10 & 14

Fixed Index Annuity

Annuity Interest Rates

Effective 02-07-14

Minimum Premium: \$20,000 Non-Qualified & Qualified

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

Features	10-Year Option				
	3-Yr MA Participation Rate Only	MA Participation Rate Only	APP Index Cap Rate Only	MPP Index Cap Rate Only	IPT* Declared Rate
S&P 500®	80%	50%	3.20%	1.60%	3.25%
DJIA®	N/A	45%	3.00%	N/A	N/A
S&P MIDCAP 400®	N/A	35%	2.70%	N/A	N/A
NASDAQ-100®	N/A	N/A	2.85%	1.40%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	2.50%	N/A	N/A
FIXED ACCOUNT RATE	1.55%				
PREMIUM BONUS²	5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.62% (First-year yield = 1.55% Fixed Rate + 5.00% Premium Bonus ²)				

Features	14-Year Option				
	3-Yr MA Participation Rate Only	MA Participation Rate Only	APP Index Cap Rate Only	MPP Index Cap Rate Only	IPT* Declared Rate
S&P 500®	100%	60%	4.00%	2.00%	4.05%
DJIA®	N/A	60%	3.85%	N/A	N/A
S&P MIDCAP 400®	N/A	45%	3.50%	N/A	N/A
NASDAQ-100®	N/A	N/A	3.70%	1.75%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	3.25%	N/A	N/A
FIXED ACCOUNT RATE	2.00%				
PREMIUM BONUS²	5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	7.10% (First-year yield = 2.00% Fixed Rate + 5.00% Premium Bonus ²)				

LOW Band - Initial Premium Level of \$20,000 - \$249,999

Features	10-Year Option				
	3-Yr MA Participation Rate Only	MA Participation Rate Only	APP Index Cap Rate Only	MPP Index Cap Rate Only	IPT* Declared Rate
S&P 500®	70%	40%	2.55%	1.35%	2.65%
DJIA®	N/A	40%	2.35%	N/A	N/A
S&P MIDCAP 400®	N/A	30%	2.10%	N/A	N/A
NASDAQ-100®	N/A	N/A	2.25%	1.10%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	2.00%	N/A	N/A
FIXED ACCOUNT RATE	1.25%				
PREMIUM BONUS²	5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.31% (First-year yield = 1.25% Fixed Rate + 5.00% Premium Bonus ²)				

Features	14-Year Option				
	3-Yr MA Participation Rate Only	MA Participation Rate Only	APP Index Cap Rate Only	MPP Index Cap Rate Only	IPT* Declared Rate
S&P 500®	90%	55%	3.60%	1.75%	3.65%
DJIA®	N/A	55%	3.45%	N/A	N/A
S&P MIDCAP 400®	N/A	40%	3.10%	N/A	N/A
NASDAQ-100®	N/A	N/A	3.30%	1.60%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	2.85%	N/A	N/A
FIXED ACCOUNT RATE	1.75%				
PREMIUM BONUS²	5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.83% (First-year yield = 1.75% Fixed Rate + 5.00% Premium Bonus ²)				

*IPT = Inverse Performance Trigger

1. The Minimum Guaranteed Fixed Account Interest Rate is 0.50%

2. Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates and/or lower Participation Rates than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower interest rates, lower Index Cap Rates and/or lower Participation Rates.

The NAC SecureChoiceSM 10 and 14 are issued on form NC/NA1005A (certificate/contract), AE553A (if NAC SecureChoice Plus Rider is elected), LR431A, LR424A-1, AE551A, LR423A, AE520A, AE552A and LR433A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®. This product, its features and riders may not be available in all states.



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Disclosures

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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 Afternoon (PM) London Gold Market Fixing Price. The Afternoon (PM) London Gold Market Fixing Price is available at the website www.goldfixing.com, and also can be found at Bloomberg.com under the symbol GOLDLNPM: IND. 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 should the Company in its discretion determine that the use of the Afternoon (PM) London Gold Market Fixing Price no longer is commercially reasonable. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.

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