



COMPETITIVE FIXED INDEX ANNUITY RATES

The North American Rate Report Our PREMIER RATES as of 10-3-17

FIXED INDEX ANNUITIES (High Band Rates) ² Rates and crediting method availability may vary by state; refer to rate sheet for all rate bands. The S&P 500® is one index option on these products; additional index options and crediting methods are available. Refer to the product brochures for details.	NAC Versa- Choice SM	NAC RetireChoice® Series		NAC Income- Choice SM	NAC BenefitSolutions® Series		Performance Choice® Series				North American Charter® Plus Series	
Surrender Charge Period ³ (Years)	10-Year	10-Year	14-Year	7-Year	10-Year	14-Year	8-Year	8-Year Plus	12-Year	12-Year Plus	10-Year	14-Year
Fixed Rate	2.15%	2.00%	2.60%	1.85%	2.45%	3.20%	2.15%	1.60%	2.20%	1.65%	1.30%	1.90%
Premium Bonus (G=GLWB Bonus)	NA	2.00%	3.00%	5.00% (G)	120% Benefit Base/ Income Value		NA	3.00%	NA	7.00%	7.00%	10.00%
Annual Point-to-Point (with Par Rate) S&P 500®	45%	NA		40%	NA		NA				30%	40%
Annual Point-to-Point (with Index Cap) S&P 500®	4.65%	5.00%	5.50%	4.35%	5.15%	7.00%	5.00%	3.85%	5.40%	4.15%	3.30%	4.45%
Monthly Point-to-Point (with Index Cap) S&P 500®	2.00%	2.00%	2.25%	1.65%	2.15%	2.70%	2.00%	1.60%	2.10%	1.65%	1.45%	1.80%
Annual Point-to-Point (with Index Margin) S&P Multi-Asset Risk Control 5% Excess Return Index	0.90%	NA		1.75%	NA		1.20%	2.50%	1.10%	2.35%	NA	
Annual Point-to-Point (with Index Margin) S&P 500® Low Volatility Daily Risk Control 5% Index ⁴	2.15%	2.20%	1.30%	2.60%	1.70%	0.35%	2.00%	3.20%	1.75%	2.95%	3.90%	2.45%
Two-Year Point-to-Point (with Annual Index Margin) S&P 500® Low Volatility Daily Risk Control 8% Index ⁴	NA	3.00%	2.00%	3.45%	NA		NA				4.85%	3.35%
Multi-Year Guarantee Annuities (High Band Rates) Guarantee period availability may vary by state, refer to rate sheet for all rate bands & product brochure for details.	North American Guarantee Choice SM Series (North American Guarantee Choice SM II in CA) 6- through 10-Year not available in CA, DE and FL							For full rates and illustrations, contact the Sales Support team today! 866-322-7066 nannuities@sfgmembers.com				
North American Guarantee Choice 3 - High Band	1.75%											
North American Guarantee Choice 5 - High Band	2.50%											
North American Guarantee Choice 10 - High Band	2.85%											

**For full rates and illustrations,
 contact the Sales Support team
 today!**
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Annuity

Rated A+ (Superior) by A.M. Best¹

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1. North American is rated A+ (Superior) by A.M. Best - effective July 6, 2017. A+ is the 2nd of 15 categories.
2. Rates are effective 10-3-17 and are subject to change at any time. Rates may vary by interest rate band and guarantee period selected.
3. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.
4. 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 has 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 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.

Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although Fixed Index Annuities guarantee no loss of premium due to market downturns, deductions from your Accumulation Value for additional optional benefit riders could under certain scenarios exceed interest credited to the Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.

PREMIUM BONUS:

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.

GLWB BONUS:

Products that have 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 bonus. Over time and under certain scenarios the amount of the 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

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.

For full rates and illustrations, contact the
Sales Support team today!

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