

# PRODUCT ENHANCEMENT

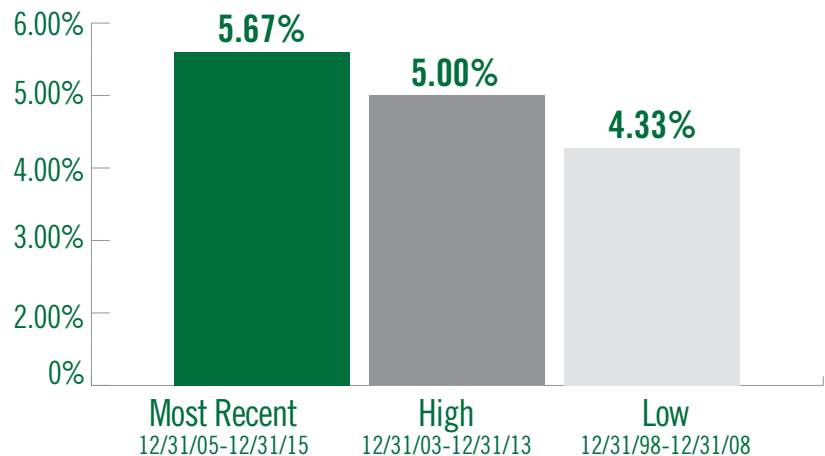
## Two-Year Point-to-Point with Index Margin *Linked to the* **S&P 500<sup>®</sup> Low Volatility Daily Risk Control 8% Index**

Available on the NAC RetireChoice<sup>®</sup> and NAC IncomeChoice<sup>SM</sup> Fixed Index Annuities

Hypothetical Annual Effective Rate\*

### Stable Performance

While some competitors may focus on a “best case” backcasted rate for a new index, North American is focused on **stability**. Our crediting method linked to the S&P 500<sup>®</sup> Low Volatility Daily Risk Control 8% Index strives for stable returns in a variety of market environments.

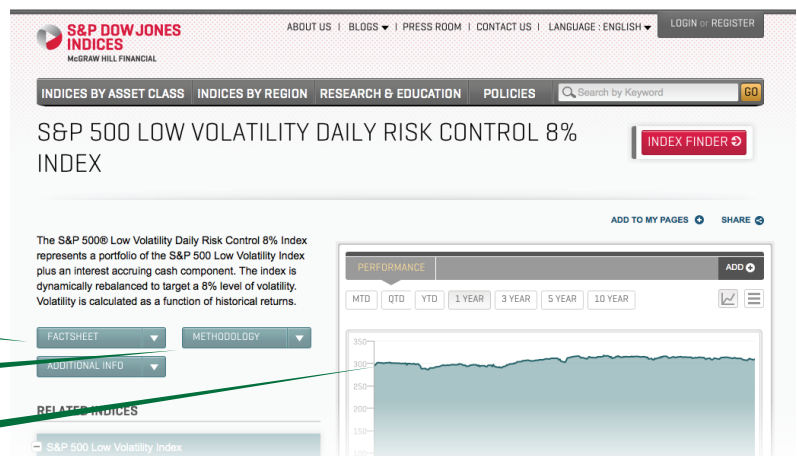


\* Hypothetical annual effective rate reflects an annual 3.45% Margin on the RetireChoice 10.

### Transparent Provider

When presenting options to your clients, offering transparent product solutions is key. This new index is part of a proven index provider in S&P<sup>®</sup> and provides a public, consumer-friendly website showcasing index highlights such as:

- FACTSHEETS
- METHODOLOGY
- INDEX VALUES



Call Sales Support for Details **866-322-7066**

## Disclosure

These products and riders are issued by North American Company for Life and Health Insurance®, West Des Moines, IA. Product features, riders and index options may not be available in all states or appropriate for all clients. This is a brief summary of one product feature. Please see the specific product brochure and materials for more detailed information on product features and limitations.

The NAC RetireChoice® is issued on form LC/LS160A (certificate/contract), LR423A, LR424A-1, LR427A LR431A, LR433A, AE511A, AE520A, AE528A, AE529A, AE530A, AE531A, AE532A, AE533A, AE556A, and AE557A (riders/endorsements) or appropriate state variation.

The NAC IncomeChoice<sup>SM</sup> is issued on form NC/NA1004A (certificate/contract), LR423A, LR424A-1, LR431A, LR433A, AE520A, AE551A, AE556A and AE557A, AE589A, NA1004A END and AE590A (riders/endorsements) or appropriate state variation.

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 ("SPDJI") using the same methodology as used currently.

The "S&P 500®", "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 ("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. NAC RetireChoice® and NAC IncomeChoice<sup>SM</sup> 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 hypothetical example shown is for the NAC RetireChoice 10, high band (\$250,000+) product and is based on a current illustration. It should not be viewed as a prediction of future performance or future interest credited to any fixed index annuity products. As with any fixed index annuity, premium allocated to this index account option is not a direct investment in the stock market or the applicable index and interest credits will not mirror the actual performance of the index.

1. North American is rated A+ (Superior) by A.M. Best - effective June 3, 2015. A+ is the 2nd of 15 categories.

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