

Performance **Choice**[®] 8 Plus

Fixed Index Annuity



Annuity

Retirement planning starts with the Performance Choice® 8 Plus

Choosing the right accumulation vehicle for retirement can be difficult, especially as conditions change. We need options to help us navigate through calm or turbulent times. The Performance Choice 8 Plus from North American provides those options.

The Performance Choice 8 Plus is a flexible premium fixed index annuity and is not an investment in the stock market or in the applicable indices. Rather it is a fixed annuity that offers index accounts that provide growth potential without experiencing loss of premium from market loss or fluctuations in the market. The interest credits will not mirror the actual performance of the index itself, but rather the index closes (monthly, annually, etc.) are used as a basis for determining what the interest credits will be. The Performance Choice 8 Plus is unique in that it offers an additional option for growth if index performance remains level or decreases.

Summary of Benefits

- Index account options including the Inverse Performance Trigger that offers a declared rate of interest as a result of a zero or negative index performance
- A premium bonus on all premiums received in the first five contract years
- Tax-deferral, income for life and full accumulation value at death



**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.*

Key Benefits of Performance Choice 8 Plus

Tax-deferral improves growth potential

Tax-deferred growth allows your money to grow faster because you earn interest on dollars that would otherwise be paid in taxes. Your premium earns interest, the interest compounds within the contract and the money you would have paid in taxes earns interest.

Under current law, annuities grow tax-deferred. An annuity is not required for tax-deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase.

Lifetime Income

North American can provide you with a guaranteed income stream with the purchase of your tax-deferred annuity. You have the ability to choose from several different annuity payout options, including life or a specified period.

Provide a lasting legacy

North American will pay out, as the death benefit, the accumulation value to your beneficiary upon the death of the annuitant or an owner. Your beneficiary may choose to receive the payout in either a lump sum or a series of income payments. If joint annuitants are named, the death benefit will be paid on the death of the second annuitant. If joint owners are named, the death benefit will be paid on the death of the first owner. By naming a beneficiary, you may minimize the delays, expense and publicity often associated with probate.

Please consult with and rely on your own legal or tax advisor.

Issue Ages

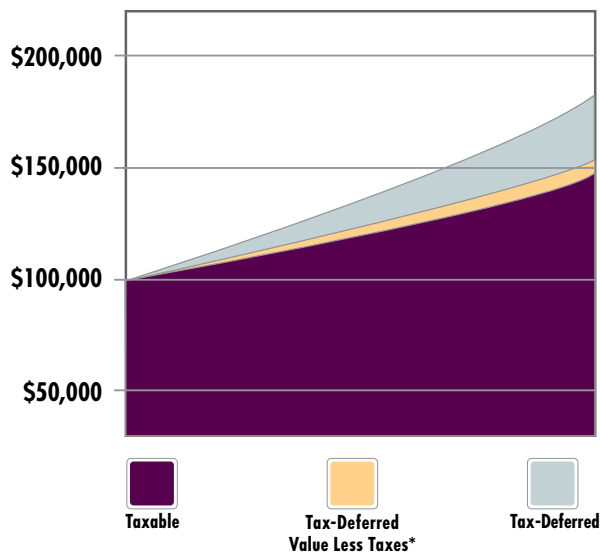
Available issue ages 0-85
(qualified and non-qualified)

For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.

Minimum Premium

Flexible Premium; \$10,000 non-qualified, \$2,000 qualified (\$50/month TSA Salary Reduction)

The Power of Tax-Deferral



The chart is a hypothetical example of tax-deferral and assumes an initial premium of \$100,000 earning 4.00% compounded annual rate of return for 15 years. It is not intended to predict or project performance.

**The tax-deferred value less taxes represents the increase in value, due to tax-deferral, less taxes at an assumed rate of 33% with no surrender charges applied.*

Why Choose North American®?

In good times and in bad, we've remained one of the most highly rated insurance companies in the U.S., rated "A+" (Superior) by A.M. Best.^a

(See back cover for details)



North American Company
for Life and Health Insurance

Annuity

Building a Foundation

The Performance Choice 8 Plus provides a solid foundation for your retirement assets through an immediate premium bonus and a few key contract values to give your savings a boost.

PREMIUM BONUS

To get a head start on your retirement savings, North American credits you a premium bonus. The premium bonus is credited to your accumulation value upon issue and is applied to the accumulation value when additional premiums are received during the first five years. It is important to note that the premium bonus, as part of the full accumulation value, is paid out upon death.

2% Premium Bonus on all premiums received in the first five contract years

You may lose some or all of the premium bonus if withdrawals are taken in excess of those allowed due to the premium bonus recapture feature discussed later in the brochure. 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.

CONTRACT VALUES

Accumulation Value

The accumulation value is 100% of premium, plus any applicable premium bonus, allocated to the fixed and index accounts, plus any fixed or index account interest earned. It will be reduced by the amount of any withdrawals, but cannot decrease due to negative index performance.

Surrender Value

The surrender value is the amount that is available at the time of surrender. The surrender value is equal to the accumulation value, less applicable surrender charges, premium bonus recapture, and state premium taxes (where applicable). The minimum surrender value will not be less than 87.5% of all premiums; less any partial surrenders (after reductions for surrender charges and premium bonus recapture); accumulated at 1.00%.

The surrender value will never be less than the minimum requirements set forth by state laws, at the time of issue, in the state where the contract is delivered.

For detailed information on charges incurred if the contract is surrendered, see the surrender charge section.

Did You Know - SUBSEQUENT PREMIUMS

All subsequent premiums will initially be credited a fixed interest rate. We will declare this interest rate for each subsequent premium at the time that subsequent premium is received. The interest rate applicable to each subsequent premium is guaranteed until the end of the contract year. On each contract anniversary, North American will allocate any premiums received since the prior contract anniversary, according to your most recent instructions. Subsequent premiums added during the first five contract years will receive a premium bonus. The premium bonus for subsequent premiums is also subject to the premium bonus recapture feature, should withdrawals in excess of these be taken.



Growth Potential

Choose Your Index Options

There are two main aspects that factor in determining the interest credits; the index account (crediting method) and the specific index. You have total control over how your initial premium is allocated between our fixed account or index accounts. These crediting methods allow you to select from several different indexes noted. Each of these index account options performs differently in various market scenarios. It is important to note that the fixed account interest is never applied to premium allocated to the index accounts. North American offers several index account options:

- Monthly Point-to-Point with Index Cap Rate
- Annual Point-To-Point with Index Cap Rate, Index Margin and/or Threshold Participation Strategy
- Inverse Performance Trigger (Declared Performance Rate)

Refer to the "How it Works-Crediting Methods and Index Options" brochure for more information on the differences.

Did You Know -

TRANSFER OPTIONS

Each year, you may elect to transfer your values between the fixed account and index account options. You may also elect to transfer between crediting methods within the Index Account options on an annual basis. Transfers are not allowed until your first contract anniversary. Based on current tax laws, these transfers between options will not be taxable or subject to surrender penalties. By current company practice*, you will have 30 days following each contract anniversary to reallocate.

ANNUAL RESET

The annual reset feature allows an interest credit, if any, to be added to your index accounts each contract anniversary. That amount, when added, becomes "locked-in" and cannot be taken away due to negative index performance. The "locked-in" interest credit will be added to the accumulation value, giving you the advantage of compounding interest in subsequent years.

This feature also resets your starting index point each contract anniversary. Annual reset can be a benefit if the index experiences a severe downturn during the year because you can take advantage of the gains from that point forward. Without this feature, you would have to wait for the index to climb up to its original level before any gains could be realized.

* A feature offered "by current company practice" is not a contractual guarantee of this annuity contract and can be removed or changed at any time.

Diversify your premium among the following index account options

Crediting Methods <i>(Subject to factor below)</i>	Index availability*
Monthly Point-to-Point <i>(Subject to an index cap rate)</i>	<ul style="list-style-type: none"> • S&P 500® • Nasdaq-100®
Annual Point-To-Point <i>(Subject to an index cap rate)</i>	<ul style="list-style-type: none"> • S&P 500® • EURO STOXX 50® • (DJIA®) Dow Jones Industrial Average™ • S&P MidCap 400® • Russell 2000® Index • Nasdaq-100® • Hang Seng Index
Annual Point-To-Point <i>(Subject to an index margin)</i>	<ul style="list-style-type: none"> • S&P 500® Low Volatility Daily Risk Control 5%
Annual Point-To-Point with Threshold Participation Strategy <i>(Subject to base and enhanced participation rates and index return threshold)</i>	<ul style="list-style-type: none"> • S&P 500® Low Volatility Daily Risk Control 5%
Inverse Performance Trigger <i>(Declared Performance Rate)</i>	<ul style="list-style-type: none"> • S&P 500®

* NOTE: Past index performance is not intended to predict future performance and the index does not include dividends.

The Performance Choice 8 Plus Offers A Variety Of Index Options Including

S&P 500® Index	This index has been widely regarded as the best single gauge of the large cap U.S. equities market since the index was first published in 1957. The index includes 500 leading companies in leading industries of the U.S. economy.
S&P 500® Low Volatility Daily Risk Control 5% Index	The S&P 500® Low Volatility Daily Risk Control 5% Index strives to create stable performance through managing volatility (i.e. risk control) on the S&P 500 Low Volatility Index. The S&P 500 Low Volatility Index measures performance of the 100 least volatile stocks in the S&P 500. The index adds an element of risk control by applying rules to allocate between stocks, as represented by the S&P 500 Low Volatility Index, and cash. The Index is managed to a 5% volatility level.
S&P MidCap 400® Index	The S&P MidCap 400® Index provides investors with a benchmark for mid-sized companies. The index seeks to remain an accurate measure of mid-sized companies, reflecting the risk and return characteristics of the broader mid-cap universe on an on-going basis.
Dow Jones Industrial Average™ Index (DJIA®)	Dow Jones Industrial Average™ Index – The oldest continuing stock market index, the DJIA is one of the most well known and widely followed indicators of the U.S. stock market in the world. It is represented by 30 of the largest U.S. stocks, including household names and leaders in their respective industries.
Nasdaq-100® Index	The Nasdaq-100® index includes 100 of the largest domestic and international non-financial securities listed on The Nasdaq Stock Market based on market capitalization. The index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology.
Russell 2000®	The Russell 2000® Index measures the performance of the small-cap segment of the U.S. equity universe. The Russell 2000 Index includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership.
EURO STOXX 50®	The EURO STOXX 50® (Price) Index is a free-float market capitalization-weighted index of 50 European blue-chip stocks from those countries participating in the EMU. Each component's weight is capped at 10% of the index's total free float market capitalization.
Hang Seng	The Hang Seng Composite Index ("HSCI") offers a comprehensive Hong Kong market benchmark that covers companies listed on the Main Board of the Stock Exchange of Hong Kong ("SEHK"). The HSCI can be used as a basis for index funds, mutual funds as well as performance benchmarks.

Crediting Methods

Monthly Point-to-Point with Index Cap Rate	Monthly Point-to-Point	This method for determining any interest credit uses the monthly changes in the index value, subject to a monthly index cap rate. The interest credit is credited annually and is based on the sum of all the monthly percentage changes in the index value—which could be positive or negative. On each contract anniversary, these monthly changes, each not to exceed the monthly index cap rate, are added together to determine the interest credit for that year. Negative monthly returns have no downside limit and will reduce the interest credit, but the interest credit will never be less than zero.
	Index Cap Rate	Your annuity applies a monthly index cap rate, or upper limit, to calculate your interest credits each year for the monthly point-to-point. This cap is applied monthly and may change annually. The index cap rate will be declared on each contract anniversary and is guaranteed for that year. The index cap rate is set at the Company's discretion, however, at no time will this cap ever fall below the minimum guaranteed index cap rate set for the monthly point-to-point Index account.
Annual Point-To-Point with - Index Cap Rate; or - Index Margin	Annual Point-To-Point	This calculation method measures the change in index value using two points in time; the beginning index value and the ending index value for that year. Index linked gains are calculated based on the difference between these two values. The index change, if any, is then subject to an index cap rate and/or index margin. The annual interest credit will never be less than zero.
	Index Cap Rate	Your annuity applies an index cap rate, or upper limit, to calculate your interest credits each year applied to the annual point-to-point index account option. This cap is applied annually and may change annually. It is declared on the contract anniversary and is guaranteed for that year. The index cap rate is set at the Company's discretion. However, at no time will this cap ever fall below the minimum guaranteed index cap rate set for the annual point-to-point index Account.
	Index Margin	Once a gain has been calculated using the annual point-to-point index account option, an index margin is subtracted. The index margin is guaranteed for the first year, but can change each year thereafter at the Company's discretion. The index margin is set in advance each contract year, however at no time will it be greater than the maximum index margin for the annual point-to-point index account.
Threshold Participation Strategy	Annual Point-to-Point	This calculation method measures the change in index value using two points in time; the beginning index value and the ending index value for that year. Index linked gains are calculated based on the difference between these two values. Once an index-linked gain has been calculated using the annual point-to-point index account, the index-linked gain is compared to a declared Index Return Threshold and is subject to either one or both of the of the threshold participation rates, called the base participation rate and the enhanced participation rate. The annual interest credit will never be less than zero.
	Threshold Participation Rates and Index Return Threshold	A participation rate is a percentage that is multiplied by any index-linked gain at the end of the contract year to determine the interest credit to your contract. If the gain is less than or equal to the index return threshold, the base participation rate is applied to the gain and used to determine your interest credit. If the gain exceeds the index return threshold, the base participation rate is applied to the portion of the gain up to and including the threshold index return and the enhanced participation rate is applied to the portion of the gain that exceeds the index return threshold. The sum of these values is used to determine your interest credit. The index return threshold, the base participation rate, and the enhanced participation rate are each declared annually at the Company's discretion. Each is guaranteed for the first contract year, and can change each year thereafter on the contract anniversary, will never exceed the maximum index return threshold, or fall below the minimum base participation rate, or minimum enhanced participation rate.
Inverse Performance Trigger (or Annual Declared Rate Negative Performance Option)	Inverse Performance Trigger	The Inverse performance trigger is based on the S&P 500®. The S&P 500® Index Value from the beginning of your contract year is compared to the Index Value at the end of the contract year. If the ending S&P 500® index value is equal to or less than the starting value, the money allocated to this option will be credited interest at the declared performance rate. If the ending Index Value is greater than the beginning Index Value, the money allocated to this option will receive a zero percent (0%) interest credit.
	Declared Performance Rate	This method for determining any interest credit applies a Declared Performance Rate of interest when the Index Value stays the same or goes down throughout the year. This Declared Performance Rate may change annually, and it will never fall below the minimum guaranteed rate. The Declared Performance Rate is set each year at the Company's discretion.
Fixed Account		Premium allocated to the fixed account will be credited interest at a declared fixed account interest rate and is credited daily. The initial premium interest rate is guaranteed for the first contract year. For each subsequent contract year, we will declare, at our discretion, a fixed account interest rate that will apply to the amount allocated to the fixed account as of the beginning of that contract year. A declared fixed account Interest rate will never fall below the minimum guaranteed fixed account interest rate.

Ask your sales representative for the current index cap rates, index margins, participation rates, including the base and enhanced participation rate and the index return threshold, declared performance rate and fixed account interest rate.

Accessing Your Money

With Performance Choice 8 Plus, you can access your money in a number of different ways, depending on when it may be needed.

Penalty-Free Withdrawals

After the first contract anniversary, a penalty-free withdrawal (also known as a penalty-free partial surrender), of up to 10% of the accumulation value may be taken each year. After the surrender charge period, surrender charges and premium bonus recapture no longer apply to any withdrawals.

Withdrawals will be taxed as ordinary income, and if taken before age 59½ may be subject to a 10% IRS penalty. Withdrawals from your contract will also reduce your accumulation value accordingly.

Annuity Payout Options

Should you decide to receive an income from your annuity after the surrender charge period, you will have several annuity payout options from which to choose. Annuity payout options are a benefit of deferred annuities, but are not a requirement with the Performance Choice 8 Plus. Once a payout option is elected, it cannot be changed and all other rights and benefits under the annuity end. On non-qualified plans, a portion of each income payment represents a return of premium that is not taxable, thus reducing your tax liabilities.

By current company practice*, you may receive an income from the accumulation value after the first contract year (without surrender charges) if you choose a life income option. You can also receive an income based on the accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a five-year period.

Income Options

With the exception of life income options, income options are available from 5 to 20 years.

Choose from:

- Income for a specified period
- Income for a specified amount
- Life income with a period certain
- Life income
- Joint and survivor life income

Nursing Home Confinement Waiver

After the first contract anniversary, if the annuitant becomes confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal amount by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge. If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit.

Required Minimum Distribution

Surrender charges and premium bonus recapture on any portion of an IRS-Required Minimum Distributions exceeding the available penalty-free withdrawal amount will be waived by current company practice.*

** A feature offered "by current company practice" is not a contractual guarantee of this annuity contract and can be removed or changed at any time.*

Surrender Charges

Surrender charges allow the Company to invest your money on a long-term basis and generally credit higher yields than possible with a similar annuity of shorter term. During the surrender charge period, a surrender charge is assessed on any amount withdrawn, whether as a partial or full surrender, that exceeds the penalty-free amount and may result in a loss of premium. Additional premiums deposited into existing contracts will maintain the surrender charge schedule set forth at policy issue date. Certain payout options may incur a surrender charge and premium bonus recapture (if applicable).

Surrender Charge Schedule

Contract Year	Charge
1	8.5%
2	8.5%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%

A surrender during the surrender charge period could result in a loss of premium.

Premium Bonus Recapture Provision

A premium bonus will be credited on premium received during the first five contract years. During the surrender charge period, withdrawals in excess of the penalty-free allowance or a full surrender will incur a premium bonus recapture. This is in addition to any applicable surrender charges. This recapture schedule is set at issue and applies to total premium bonus.

Premium Bonus Recapture Schedule

Contract Year	Recapture %
1	100%
2	90%
3	80%
4	70%
5	60%
6	50%
7	40%
8	20%

The premium bonus is not recaptured in the event of death of the Annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, Required Minimum Distributions (by current company practice) or under the Nursing Home Confinement Waiver.*

* A feature offered "by current company practice" is not a contractual guarantee of this annuity contract and can be removed or changed at any time.

This brochure is for solicitation purposes only. Please refer to your Contract for any other specific information. With every Contract that North American issues there is a free-look period. This gives you the right to review your entire Contract and if you are not satisfied, return it and have your premium returned. 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. They may not be appropriate for all clients.

Premium taxes: Accumulation Value will be reduced for premium taxes as required by the state of residence. The Performance Choice® 8 Plus is issued in Utah by North American Company for Life and Health Insurance®, West Des Moines, IA on form LS160A43 (contract), LR424A-1, LR431A, AE520A, LR427A, LR428A, AE510A43, AE511A43, AE556A, LR433A and AE594A (riders/endorsements) by North American Company for Life and Health Insurance®, West Des Moines, IA.

SPECIAL NOTICE REGARDING THE USE OF A LIVING TRUST AS OWNER OR BENEFICIARY OF THIS ANNUITY.

The use of living trusts in connection with an annuity contract can be a valuable planning mechanism. However, a living trust is not appropriate when mass-produced in connection with the sale of an insurance product. We strongly suggest you seek the advice of your qualified legal advisor concerning the use of a trust with an annuity contract.

Neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on a qualified advisor. Under current law, annuities grow tax deferred. Annuities may be subject to taxation during the income or withdrawal phase. The tax-deferred feature is not necessary for a tax-qualified plan. In such instances, you should consider whether other features, such as the Death Benefit, lifetime annuity payments and optional riders make the Contract appropriate for your needs.

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Protect Your Assets and Those You Love with an Industry Leader

North American Company for Life and Health Insurance® is a leading insurance company in the U.S. Throughout our 100+ year history, we've focused on providing growth, income, and financial protection to the clients we serve. Our insurance and annuity products have consistently provided value to our clients - in all types of market and economic environments.

For nearly 30 years, North American has continued to earn high ratings, based on our financial strength, operating performance, and ability to meet obligations to our policyholders and contract holders. North American currently holds the following ratings:

A.M. BEST ^{A,B}	S&P GLOBAL RATINGS ^{B,C}
"A+" (Superior)	"A+" (Strong)
(2nd category of 15) Superior ability to meet ongoing obligations to policyholders	(5th category of 22) Very strong financial security characteristics

A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to policyholders. S&P Global Ratings is an independent, third-party rating firm that rates on the basis of financial strength. Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. The ratings to the left apply to North American's financial strength and claims-paying ability. **a)** A.M. Best rating affirmed on July 14, 2016. For the latest rating, access www.ambest.com. **b)** Awarded to North American as part of Sammons® Financial Group Inc., which consists of Midland National® Life Insurance Company and North American Company for Life and Health Insurance®. **c)** Standard & Poor's rating assigned February 26, 2009 and affirmed on October 19, 2016.



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4350 Westown Parkway
West Des Moines, IA 50266
www.NorthAmericanCompany.com

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