

Performance Choice[®] 8

fixed index annuity

Features																			
Issue age (may vary by state)	0-85 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, \$20,000 non-qualified and qualified (\$50/month TSA salary reduction)																		
Surrender charge schedule (may vary by state)	<table border="1"> <thead> <tr> <th>Y1</th> <th>Y2</th> <th>Y3</th> <th>Y4</th> <th>Y5</th> <th>Y6</th> <th>Y7</th> <th>Y8</th> <th>Y9+</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>5%</td> <td>3%</td> <td>0%</td> </tr> </tbody> </table>	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9+	10%	10%	10%	10%	9%	8%	5%	3%	0%
Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9+											
10%	10%	10%	10%	9%	8%	5%	3%	0%											
Penalty-free withdrawals	Beginning 2nd contract year, up to 10% of the accumulation value may be taken each year																		
Interest crediting methods	<ul style="list-style-type: none"> • Fixed • Monthly Point-to-Point with Cap Rate • Annual Point-to-Point with Cap Rate • Annual Point-to-Point with Index Margin • Annual Point-to-Point with Participation Rate • Annual Point-to-Point with Enhanced Participation Rate (includes charge) • Two-year Point-to-Point with Participation Rate • Two-year Point-to-Point with Enhanced Participation Rate (includes charge) 																		
Strategy charge¹ (only applies to enhanced methods)	In exchange for a charge, the client receives an enhanced participation rate. The charge is deducted from the accumulation value allocated to the enhanced participation rate method at the end of each term, or at the time of a withdrawal in excess of the penalty-free amount, and is guaranteed to stay the same for the life of the contract. At the end of any crediting term, the client can elect to transfer values from the indexed account option to any available option.																		
Accumulation value (AV) true-up²	If interest credited over the contract term is less than the total strategy charges, AV true-up provides a one-time refund of the difference at the end of the surrender charge period. Not available if excess penalty-free withdrawals are taken.																		

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 the accumulation value for additional optional benefit riders or strategy fees associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

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The Performance Choice[®] is issued on base certificate/contract form LC/LS160A, NA1007A/ICC16-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

1. Known as a strategy fee annual percentage in the contract. The charge is multiplied by two for the Two-year crediting strategy. In exchange for a charge, the client receives an enhanced participation rate. The charge will be deducted at the end of each term, or at the time of a full surrender or a partial withdrawal that exceeds the penalty-free withdrawal amount from the accumulated value allocated to the enhanced participation rate method.

The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium.

2. Known as guaranteed accumulation value true-up endorsement in your Contract.