This brochure does not include our complete line of products in their entirety. Please contact Marketing Support at 866-322-7066 for the full list of our products.

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### Fixed Index Annuity Overview

| Minimum Premium | $10,000 Nonqualified  
|                 | $2,000 Qualified  
|                 | ($50/mo. TSA – salary reduction required)  
| Penalty-Free Withdrawals | 10% of the Accumulation Value, once each year, after the first contract year. (On the Freedom Choice, your client has the option of selecting a 5% or 10% withdrawal amount.)  
| Interest Adjustment | Products may include an Interest Adjustment feature. Interest Adjustment is applied only during the surrender charge period to full surrenders and to any partial surrender in excess of the penalty-free amount. This adjustment may decrease or increase the Surrender Value depending on the change in interest rates since the annuity purchase.  
| 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, subject to the Interest Adjustment (if applicable), less applicable surrender charges and state premium taxes. The Surrender Value will never be less than the minimum requirements set forth by state laws at the time of issue where the contract is delivered.  
| Death Benefit | Full Accumulation Value.  

### Annuity Benefits

- **Tax-Deferral** - 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.  
- **Lifetime Income** - Annuities provide your clients with a guaranteed income stream through annuity payout options. Some of these include:  
  - Income for a Specified Period  
  - Income of Specified Amount  
  - Life Income with Period Certain  
  - Life Income  
  - Joint and Survivor Life Income  
- **May Avoid Probate** - The ability to name a beneficiary may minimize the expense, delays and publicity that come with probate. The beneficiary may receive death proceeds as a lump sum or a series of income payments.  

### Other Benefits

- No annuitization required  
- Annual transfer options (every two years on Biennial option).  
- Annual reset  
- Diversification through multiple indices and crediting methods/index account options.  
- Restricted beneficiary payout options  

---

1. 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.  
2. Withdrawals prior to age 59½ may be subject to IRS penalties. Withdrawals taken during the Surrender Charge Period above the penalty-free amount will be subject to Surrender Charges and Interest Adjustment if applicable.  
3. The tax-deferred feature is not necessary for a tax-qualified plan. Under current law, annuities grow tax-deferred. Annuities may be subject to taxation during the income or withdrawal phase.  

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PARTICIPATION RATE, INDEX CAP RATE PRODUCT—PRODUCT INFORMATION

PARTICIPATION RATE

The Participation Rate is guaranteed for the first year and declared in advance each year thereafter, and can never be less than 10% for Monthly Average Crediting Method.

INDEX CAP RATE

Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This may change annually except on the Biennial Cap Rate which may change every two years. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% annual Index Cap Rate for the Annual Point-to-Point, 1% Monthly Index Cap Rate for the Monthly Point-to-Point and 4% Index Cap Rate for Biennial Point-to-Point.

CREDITING METHOD OPTIONS

Annual Reset:
- Biennial (also known as Term) Point-to-Point = BPP
- Monthly Point-to-Point = MPP
- Annual Point-to-Point = APP
- Inverse Performance Trigger = IPT
- Monthly Average = MA

INTEREST ACCOUNT OPTIONS

- Dow Jones Industrial AverageSM (MA, APP)
- S&P MidCap 400® (MA, APP)
- S&P 500® (BPP, MA, APP, MPP, IPT)
- Nasdaq-100® (APP, MPP)
- Afternoon (PM) London Gold Market Fixing Price (APP)
- Fixed Account

RECAPTURE PROVISION

This recapture schedule applies to all premium bonus credits and is set at issue.

<table>
<thead>
<tr>
<th>Contract Year</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
<th>14</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAC RetireChoiceSM 10</td>
<td>100%</td>
<td>90%</td>
<td>80%</td>
<td>70%</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
<td>30%</td>
<td>20%</td>
<td>10%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NAC RetireChoiceSM 14</td>
<td>100%</td>
<td>95%</td>
<td>90%</td>
<td>85%</td>
<td>80%</td>
<td>75%</td>
<td>70%</td>
<td>65%</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
<td>30%</td>
<td>20%</td>
<td>10%</td>
</tr>
</tbody>
</table>

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) under the Nursing Home Confinement Waiver or on the Rider Charge.

SURRENDER CHARGE PERIODS

(Interest Adjustment applies during the surrender charge period. Please see Fixed Index Annuity Overview page for details.)

<table>
<thead>
<tr>
<th>PREMIUM BONUSES</th>
<th>ISSUE AGES</th>
<th>SURRENDER CHARGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.5% on all premium payments received during the first 5 contract years. When the optional Additional Benefit Rider is elected the premium bonus increases from 2.5% to 5% in the first five contract years.</td>
<td>(May vary by state)</td>
<td>(May vary by state. Consult the Annuity Disclosure Statement for details specific to your state.)</td>
</tr>
</tbody>
</table>

10-YEAR on the RetireChoiceSM 10

0-79

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>10%</th>
<th>10%</th>
<th>9%</th>
<th>9%</th>
<th>8%</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>7</td>
<td>8</td>
<td>9</td>
<td>10%</td>
<td>8%</td>
<td>7%</td>
<td>6%</td>
<td>4%</td>
<td>2%</td>
</tr>
</tbody>
</table>

14-YEAR on the RetireChoiceSM 14

0-75

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td>9%</td>
<td>8%</td>
<td>8%</td>
</tr>
<tr>
<td>8%</td>
<td>7%</td>
<td>6%</td>
<td>4%</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
</tr>
</tbody>
</table>

OPTIONAL ADDITIONAL BENEFIT RIDER SUMMARY

Rider cost for RetireChoice 10 is 0.55% and for RetireChoice 14 it is 0.60% of Accumulation Value at each contract anniversary during the Surrender Charge Period.

<table>
<thead>
<tr>
<th>ADDITIONAL PREMIUM BONUS</th>
<th>ADDITIONAL ANNUITY PAYOUT BENEFIT</th>
<th>ENHANCED PENALTY-FREE WITHDRAWALS</th>
<th>RETURN OF PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium bonus increases from 2.5% to 5% for the NAC RetireChoice 10 and 5% to 10% for the NAC RetireChoice 14 if the rider is elected.</td>
<td>5% on Accumulation Value at payout on the 10-year option and 4% on the 14-year option after surrender charge period.</td>
<td>10% of Accumulation Value after the first year, and beginning in the third year, penalty-free withdrawals increase to 20% (maximum) if no withdrawals taken in the previous year.</td>
<td>Available in the third contract year, less premium bonus, any withdrawals or rider charges (excluding the Additional Benefit Rider charge).</td>
</tr>
</tbody>
</table>

4. Products that have premium bonuses may offer lower credited interest rates, Participation Rates and/or Index Cap 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 interest rates, Participation Rates and/or Index Cap Rates.

5. For Issue Ages 0-17 a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established. Issue Ages may vary by state.

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Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. The rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point Crediting Method and Hindsight Index Strategy; 1% for the Monthly Point-to-Point Crediting Method. Index Cap Rates do not apply to the Fixed Account.

### Crediting Method Options
- Annual Reset: • Annual Point-to-Point = APP
  • Daily Average = DA
  • Monthly Point-to-Point = MPP

### Interest Account Options
- Dow Jones Industrial Average℠ (APP, DA)
- EURO STOXX 50° (APP)
- Russell 2000° (APP, DA)
- S&P MidCap 400° (APP, DA)
- S&P 500° (APP, DA, MPP)
- Nasdaq-100° (APP, MPP)
- Fixed Account

### Surrender Charge Periods

<table>
<thead>
<tr>
<th>Period</th>
<th>7-Year</th>
<th>10-Year</th>
<th>14-Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Bonuses</td>
<td>No Premium Bonus</td>
<td>1% on all premium payments received during the first 7 contract years (5% in CA)</td>
<td>1% on all premium payments received during the first 7 contract years (10% in CA)</td>
</tr>
<tr>
<td>Annuity Payment Bonuses</td>
<td>1% after the eighth contract year</td>
<td>2% after the fourteenth contract year</td>
<td></td>
</tr>
<tr>
<td>Issue Ages</td>
<td>0-85</td>
<td>0-79 in TX, Issue Ages 0-55</td>
<td>0-75 in CA, Issue Ages 0-65, 0-75 in TX, Issue Ages 0-51</td>
</tr>
<tr>
<td>Surrender Charges</td>
<td>10% 9% 8% 7% 6%</td>
<td>15% 14% 13% 12% 11%</td>
<td>18% 18% 17% 15% 15%</td>
</tr>
</tbody>
</table>

### Surrender Charges

<table>
<thead>
<tr>
<th>Period</th>
<th>7-Year</th>
<th>10-Year</th>
<th>14-Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Bonuses</td>
<td>No Premium Bonus</td>
<td>1% on all premium payments received during the first 7 contract years (5% in CA)</td>
<td>1% on all premium payments received during the first 7 contract years (10% in CA)</td>
</tr>
<tr>
<td>Annuity Payment Bonuses</td>
<td>1% after the eighth contract year</td>
<td>2% after the fourteenth contract year</td>
<td></td>
</tr>
<tr>
<td>Issue Ages</td>
<td>0-85</td>
<td>0-79 in TX, Issue Ages 0-55</td>
<td>0-75 in CA, Issue Ages 0-65, 0-75 in TX, Issue Ages 0-51</td>
</tr>
<tr>
<td>Surrender Charges</td>
<td>10% 9% 8% 7% 6%</td>
<td>15% 14% 13% 12% 11%</td>
<td>18% 18% 17% 15% 15%</td>
</tr>
</tbody>
</table>

4. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for further details.

5. Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap 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 and/or lower Index Cap Rates.

6. For Issue Ages 0-17 a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.
**PERFORMANCE CHOICE®**  
**8, 8 PLUS, 12, 12 PLUS**

### INDEX CAP RATE ONLY PRODUCTS — PRODUCT INFORMATION

#### Index Cap Rate

Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. The rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point Crediting Method and 1% for the Monthly Point-to-Point Crediting Method. Index Cap Rates do not apply to the Fixed Account or the Inverse Performance Trigger.

#### Crediting Method Options

Annual Reset:  
- Annual Point-to-Point = APP
- Monthly Point-to-Point = MPP
- Inverse Performance Trigger = IPT

#### Interest Account Options

- Dow Jones Industrial Average℠ (APP)
- EURO STOXX 50® (APP)
- Russell 2000® (APP)
- S&P MidCap 400® (APP)
- S&P 500® (APP, MPP, IPT)
- Nasdaq-100® (APP, MPP)
- Hang Seng (APP)
- Fixed Account

#### Surrender Charge Periods

(Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)

<table>
<thead>
<tr>
<th>Performance Choice 8</th>
<th>Performance Choice 8 Plus</th>
<th>Performance Choice 12</th>
<th>Performance Choice 12 Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>8-Year</td>
<td>8-Year</td>
<td>12-Year</td>
<td>12-Year</td>
</tr>
<tr>
<td>No Premium Bonus</td>
<td>4% on all premium payments received during the first 5 contract years</td>
<td>No Premium Bonus</td>
<td>8% on all premiums received during the first 5 contract years</td>
</tr>
<tr>
<td>Issue Ages 0-85</td>
<td>In SC, Issue Ages 0-52</td>
<td>In CA, Issue Ages 0-65</td>
<td>In CA, Issue Ages 0-48</td>
</tr>
</tbody>
</table>

#### Premium Bonuses

- No Premium Bonus
- 0-75
  - In CA, Issue Ages 0-65
  - In TX, Issue Ages 0-55
  - In SC, Issue Ages 0-55

#### Surrender Charges

(Novary by state. Consult the Annuity Disclosure statement for the details specific to your state.)

<table>
<thead>
<tr>
<th>Performance Choice 8 Plus</th>
<th>Performance Choice 12 Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONTRACT YEAR</td>
<td>1</td>
</tr>
<tr>
<td>RECAPTURE PROVISION</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Performance Choice 8 Plus</th>
<th>Performance Choice 12 Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONTRACT YEAR</td>
<td>1</td>
</tr>
<tr>
<td>RECAPTURE PROVISION</td>
<td>100%</td>
</tr>
</tbody>
</table>

5. Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap 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 and/or lower Index Cap Rates.

6. For Issue Ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

7. The Recapture schedule is based on the issue date and applies to all premium bonuses credited. The premium bonus is fully vested 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.

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## INDEX CAP RATE ONLY PRODUCT — PRODUCT INFORMATION

### Index Cap Rate

Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point and Monthly Average Index Accounts; 1% for the Monthly Point-to-Point Index Account. An Index Cap Rate does not apply to the Fixed Account.

### Index Account Options

Annual Reset:
- Annual Point-to-Point = APP
- Monthly Average = MA
- Monthly Point-to-Point = MPP

### Interest Account Options

- Dow Jones Industrial Average℠ (APP, MA)
- EURO STOXX 50° (APP)
- Russell 2000° (APP, MA)
- S&P MidCap 400° (APP, MA)
- S&P 500° (APP, MA, MPP)
- Nasdaq-100° (APP, MPP)
- Hindsight Index Strategy℠ (APP) (a combination of the S&P 500°, EURO STOXX 50° & Russell 2000°)
- Fixed Account

### Minimum Guaranteed Contract Value (MGCV)

The MGCV equals 100% of premiums (excluding any premium bonus), less withdrawals (before any Interest Adjustment or surrender charges), accumulated at 1%, less surrender charges. The MGCV interest rate is determined at issue and is guaranteed for the entire term of the contract.

### Surrender Charge Period

(Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)

**10-Year**

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>18%</td>
<td>16%</td>
<td>14%</td>
<td>12%</td>
<td>11%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>8%</td>
<td>6%</td>
<td>4%</td>
<td>2%</td>
</tr>
</tbody>
</table>

---

4. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for further details.

5. Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap 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 and/or lower Index Cap Rates.

6. For Issue Ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

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**INDEX CAP RATE ONLY PRODUCT — PRODUCT INFORMATION**

<table>
<thead>
<tr>
<th><strong>Index Cap Rate</strong></th>
<th>Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point and Monthly Average Index Accounts; 1% for the Monthly Point-to-Point Index Account. An Index Cap Rate does not apply to the Fixed Account.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th><strong>Index Account Options</strong></th>
<th>Annual Reset: • Annual Point-to-Point = APP • Monthly Average = MA • Monthly Point-to-Point = MPP</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th><strong>Interest Account Options</strong></th>
<th>• Dow Jones Industrial Average&lt;sup&gt;™&lt;/sup&gt; (APP, MA) • EURO STOXX 50&lt;sup&gt;®&lt;/sup&gt; (APP) • Russell 2000&lt;sup&gt;®&lt;/sup&gt; (APP, MA) • S&amp;P MidCap 400&lt;sup&gt;®&lt;/sup&gt; (APP, MA) • S&amp;P 500&lt;sup&gt;®&lt;/sup&gt; (APP, MA, MPP) • Nasdaq-100&lt;sup&gt;®&lt;/sup&gt; (APP, MPP) • Fixed Account</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th><strong>Minimum Guaranteed Contract Value (MGCV)</strong></th>
<th>The MGCV equals 100% of premium (excluding any premium bonus), less any withdrawals—before any surrender charges, premium bonus recapture or Interest Adjustment—accumulated at 1%, less surrender charges. The MGCV Interest Rate is based on the issue date and is guaranteed for the entire contract term.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th><strong>Surrender Charge Period</strong></th>
<th><strong>10-Year</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>(Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)</td>
<td>6% on all premium payments received during the first 6 contract years</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Premium Bonus&lt;sup&gt;5&lt;/sup&gt;</strong></th>
<th><strong>Issue Age&lt;sup&gt;6&lt;/sup&gt;</strong> (MAY VARY BY STATE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-79</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Surrender Charges</strong></th>
<th><strong>1</strong></th>
<th><strong>2</strong></th>
<th><strong>3</strong></th>
<th><strong>4</strong></th>
<th><strong>5</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>9%</td>
<td>9%</td>
<td>8%</td>
<td>7%</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>6%</td>
<td>7%</td>
<td>8%</td>
<td>9%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>5%</td>
<td>4%</td>
<td>3%</td>
<td>2%</td>
<td>1%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Premium Bonus Recapture Provision</strong></th>
<th><strong>The Recapture schedule is based on the issue date and applies to all premium bonuses credited.</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONTRACT YEAR</strong></td>
<td><strong>1</strong></td>
</tr>
<tr>
<td><strong>RECAPTURE PROVISION</strong></td>
<td>100%</td>
</tr>
<tr>
<td><strong>CONTRACT YEAR</strong></td>
<td><strong>6</strong></td>
</tr>
<tr>
<td><strong>RECAPTURE PROVISION</strong></td>
<td>50%</td>
</tr>
</tbody>
</table>

5. Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap 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 and/or lower Index Cap Rates.

6. For Issue Ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.
**INDEX CAP RATE ONLY PRODUCT — PRODUCT INFORMATION**

**INDEX CAP RATE**

Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point Crediting Method, and 1% for the Monthly Point-to-Point Crediting Method. The Index Cap Rate does not apply to the Fixed Account.

**INDEX ACCOUNT OPTIONS**

Annual Reset: • Annual Point-to-Point = APP
• Monthly Point-to-Point = MPP

**INTEREST ACCOUNT OPTIONS**

• Dow Jones Industrial Average™ (APP)
• EURO STOXX 50° (APP)
• Russell 2000° (APP)
• S&P MidCap 400° (APP)
• S&P 500° (APP, MPP)
• Nasdaq-100° (APP, MPP)
• Fixed Account

**PENALTY-FREE WITHDRAWAL OPTIONS**

Choice of either withdrawal option:
• 10%
• 5%

**SURRENDER CHARGE PERIODS**

(Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)

<table>
<thead>
<tr>
<th>Issue Ages (May vary by State)</th>
<th>6-Year</th>
<th>8-Year</th>
<th>10-Year</th>
<th>14-Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-85</td>
<td>0-85</td>
<td>0-79</td>
<td>In TX, Issue Ages 0-59</td>
<td>In CA, Issue Ages 0-65</td>
</tr>
<tr>
<td>1 2 3 4</td>
<td>1 2 3 4</td>
<td>1 2 3 4</td>
<td>1 2 3 4</td>
<td>1 2 3 4</td>
</tr>
<tr>
<td>9% 9% 8% 6%</td>
<td>9% 9% 8% 7%</td>
<td>9% 9% 8% 7%</td>
<td>9% 9% 9% 9%</td>
<td>9% 9% 9% 9%</td>
</tr>
<tr>
<td>5 6</td>
<td>5 6 7 8</td>
<td>5 6 7 8</td>
<td>5 6 7 8</td>
<td>5 6 7 8</td>
</tr>
<tr>
<td>4% 2%</td>
<td>6% 5% 4% 2%</td>
<td>6% 5% 4% 3%</td>
<td>6% 5% 4% 3%</td>
<td>8% 8% 7% 7%</td>
</tr>
<tr>
<td></td>
<td>6%</td>
<td>5%</td>
<td>6%</td>
<td>8%</td>
</tr>
<tr>
<td></td>
<td>5%</td>
<td>4%</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td></td>
<td>4%</td>
<td>2%</td>
<td>6%</td>
<td>5%</td>
</tr>
<tr>
<td></td>
<td>2%</td>
<td>1%</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>1%</td>
<td>2%</td>
<td>1%</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td>3%</td>
<td>2%</td>
<td>3%</td>
<td>2%</td>
</tr>
</tbody>
</table>

2. Withdrawals prior to age 59½ may be subject to IRS penalties. Withdrawals taken during the Surrender Charge Period above the penalty-free amount will be subject to Surrender Charges and Interest Adjustment if applicable. Please note: for the 10% withdrawal option, systematic withdrawals are available. Clients may not take systematic withdrawals on the 5% withdrawal options.

6. For Issue Ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

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### Participation Rate

The Participation Rate is guaranteed for the first year and declared in advance each year thereafter, and can never be less than 10% for Daily Average Crediting Method and the Annual Point-to-Point Crediting Method and 15% for the Hindsight Index Strategy.  

### Index Cap Rate

Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which are: 2% for the Annual Point-to-Point Crediting Method and Hindsight Index Strategy; 1% for the Monthly Point-to-Point Crediting Method. Index Cap Rates are applied after the Participation Rate. They are not applied to the Fixed Account or the Index Account’s Daily Average Crediting Method.

### Crediting Method Options

<table>
<thead>
<tr>
<th>Annual Reset:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Annual Point-to-Point = APP</td>
</tr>
<tr>
<td>• Daily Average = DA</td>
</tr>
<tr>
<td>• Monthly Point-to-Point = MPP</td>
</tr>
</tbody>
</table>

### Interest Account Options

- Dow Jones Industrial Average™ (APP, DA)
- EURO STOXX 50® (APP)
- Russell 2000® (APP, DA)
- S&P MidCap 400® (APP, DA)
- S&P 500® (APP, DA, MPP)
- Nasdaq-100® (APP, MPP)
- Hindsight Index Strategy® (a combination of the S&P 500®, EURO STOXX 50® & Russell 2000®)
- Fixed Account

### Surrender Charge Periods

Surrender Charge Periods (Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)

<table>
<thead>
<tr>
<th>Period</th>
<th>7-Year</th>
<th>10-Year</th>
<th>14-Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Bonuses</td>
<td>No Premium Bonus</td>
<td>3% on all premium payments received during the first 7 contract years (5% in CA)</td>
<td>8% on all premium payments received during the first 7 contract years (10% in CA)</td>
</tr>
<tr>
<td>Annuity Payment Bonuses</td>
<td>1% after the eighth contract year</td>
<td>1% after the tenth contract year</td>
<td>2% after the fourteenth contract year</td>
</tr>
<tr>
<td>Issue Ages (May Vary by State)</td>
<td>0-85</td>
<td>0-79</td>
<td>0-75</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>10%</td>
<td>9%</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td>6</td>
<td>7</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td>10%</td>
<td>8%</td>
<td>6%</td>
<td>4%</td>
</tr>
<tr>
<td>11</td>
<td>12</td>
<td>13</td>
<td>14</td>
</tr>
<tr>
<td>8%</td>
<td>6%</td>
<td>4%</td>
<td>2%</td>
</tr>
</tbody>
</table>

4. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for further details.

5. Products that have premium bonuses may offer lower credited interest rates, lower Participation Rates and/or lower Index Cap 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 Participation Rates and/or lower Index Cap Rates.

6. For Issue Ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.

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**PARTICIPATION RATE, INDEX CAP RATE PRODUCT — PRODUCT INFORMATION**

**Participation Rate**
The Participation Rate is guaranteed for the first year and declared in advance each year thereafter, and can never be less than 10% for Monthly Average and the Annual-Point-to-Point.

**Index Cap Rate (Only Monthly Point-to-Point)**
Each month an Index Cap Rate, or upper limit, is applied. Index Cap Rates are declared on the contract anniversary and are guaranteed for that year. This rate may change annually. However, at no time will this rate ever fall below the minimum guarantees, which is: 1% monthly Index Cap Rate. An Index Cap Rate will be applied to the Monthly Point-to-Point Index Account only. It does not apply to the Fixed Account and the Index Account’s Annual Point-to-Point and Monthly Average Crediting Methods.

**Index Account Options**
- Annual Reset:
  - Annual Point-to-Point = APP
  - Monthly Average = MA
  - Monthly Point-to-Point = MPP

**Interest Account Options**
- Dow Jones Industrial Average® (APP, MA)
- EURO STOXX 50® (APP)
- Russell 2000® (APP, MA)
- S&P MidCap 400® (APP, MA)
- S&P 500® (APP, MA, MPP)
- Nasdaq-100® (APP, MPP)
- Fixed Account

**Surrender Charge Periods**
(Interest Adjustment applies during the Surrender Charge period. Please see Fixed Index Annuity overview page for details.)

<table>
<thead>
<tr>
<th>Period</th>
<th>7-Year</th>
<th>10-Year</th>
<th>14-Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Bonus</td>
<td>No Bonus</td>
<td>3%</td>
<td>8%</td>
</tr>
<tr>
<td>Issue Ages</td>
<td>0-85</td>
<td>0-79</td>
<td>0-75</td>
</tr>
</tbody>
</table>

**Annuity Payment Bonuses**
- 1% after the eighth contract year
- 1% after the tenth contract year
- 2% after the fourteenth contract year

**Issue Ages**
(May vary by state)
- 0-85
- 0-79
- 0-75 (in CA, Issue Ages 0-65)

**Surrender Charges**
(May vary by State. Consult the Annuity Disclosure statement for the details specific to your state.)

<table>
<thead>
<tr>
<th>Years</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>6-7</td>
<td>9%</td>
<td>9%</td>
<td>8%</td>
<td>7%</td>
<td>6%</td>
</tr>
<tr>
<td>4%</td>
<td>2%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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5. Products that have premium bonuses may offer lower credited interest rates, lower Participation Rates and/or lower Index Cap 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 Participation Rates and/or lower Index Cap Rates.

6. For Issue Ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Trust to Minors (UTMA) custodial account must be established.
### Nursing Home Confinement Rider/Waiver

An additional percentage can be withdrawn penalty-free each year the annuitant is confined to a qualified nursing home facility. Withdrawal amounts will be based upon the current contract’s Accumulation Value and can be taken beginning in the second contract year. Eligibility for this benefit begins after the annuitant has been confined to qualified nursing home facility for at least 90 consecutive days. This feature is automatically included for issue ages 75 and younger.


Availability of rider/waiver will vary by state. If joint annuitants are named on the Contract, this rider/waiver will apply to the first annuitant that qualifies for the benefit.

### Optional Guaranteed Minimum Withdrawal Benefit Rider (GMWB)

Guaranteed Minimum Withdrawal Benefits (GMWB) offer your clients guaranteed annual withdrawals for life—even if their Accumulation Value (AV) falls to zero (unless withdrawals in excess of the Lifetime Payment Amount are taken). North American offers a unique optional income rider that is available on most fixed index annuities and some traditional fixed annuities. For specific information on Rider features, call Marketing Support at 866-322-7066.

### Optional Guaranteed Minimum Death Benefit Rider (GMDB)

North American offers a Guaranteed Minimum Death Benefit (GMDB), an optional rider available on most Fixed Index Annuities. The GMDB offers the potential for an enhanced death benefit to beneficiaries. In exchange for an annual cost, the rider can be added at issue to the annuity contract and offers a guaranteed death benefit amount that may exceed the standard contract death benefit on the date of death. Once elected this rider can not be terminated. For specific information on rider options and features, call Marketing Support at 866-322-7066.
INDEX OPTIONS

Your clients can choose to apply a portion of their premium to the following indices. (Availability of indices will vary by product and crediting methods/index options selected.)

- Dow Jones Industrial Average℠ (DJIA℠)
- Standard & Poor’s 500® Index (S&P 500®)
- Nasdaq-100® Index
- Russell 2000® Index
- Standard & Poor’s MidCap 400® Index (S&P MidCap 400®)
- EURO STOXX 50®
- Hindsight Index Strategy®
- The Gold Price Index Option
- Hang Seng Index

4. The Hindsight Index Strategy is not available in all states. Annual Index credits are based on the individual index gains for three separate indices that comprise the Hindsight Index Strategy multiplied by an index weight (50% for best performing, 30% for next best performing and 20% for lowest performing). See the product specific brochure for further details.

PERIODIC CHART OF INDICES*

*See 9425Z REV 02-12
### CREDITING METHODS/INDEX ACCOUNT OPTIONS

**Daily Average**

This calculation method for determining any Interest Credit uses a Daily Average to determine a percentage gain or loss in the index during your reset period. This is done by comparing the difference between the index on the first day of the contract year and the Index Daily Average during the year (usually 252 trading days), subject to an Index Cap Rate and/or a Participation Rate. The annual Interest Credit cannot be less than zero.

**Monthly Averaging**

This calculation method for determining any Interest Credit uses the average monthly changes in the index values. The Interest Credit is credited annually and is based on the average of the twelve previous monthly index values. On each contract anniversary this change is used to determine the Interest Credit for that year subject to an Index Cap Rate and/or a Participation Rate. The annual Interest Credit cannot be less than zero.

**Annual Point-to-Point**

This calculation method for determining any Interest Credit uses two “points” in the index during your reset period. The Interest Credit for each year is determined by the change in the index values on the contract anniversary at the beginning and end of the contract year, subject to a Participation Rate and then an annual Index Cap Rate. The annual Interest Credit cannot be less than zero.

**Biennial Point-to-Point**

Just like the Annual Point-to-Point, the Biennial Point-to-Point measures the beginning index value and compares it to the ending index value, but after a two-year term instead. Index gains are calculated based on the difference between the two values and the growth, if any, is then subject to an Index Cap Rate.

**Monthly Point-to-Point**

This calculation method is determined using the monthly changes in the index, subject to a monthly Index Cap Rate. The Interest Credit, if any, is credited annually and is based on the sum of all of the monthly percentage changes in the index - which could be positive or negative. On each contract anniversary these changes, 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 calculation will never be less than zero.

**Inverse Performance Trigger**

This calculation method is determined by comparing the S&P 500 Index Values from the beginning of your contract year compared to the Index Values 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 0% return. The Annual Declared Performance Rate is set annually by the Company in advance of the index period, but will never be less than the guaranteed minimum.

### ANNUAL RESET FEATURE

**Annual Reset**

The Annual Reset allows an Interest Credit, if any, to be added to the index account on each contract anniversary. That amount, when added, becomes “locked-in” because it can never be taken away due to negative index performance. Once added, the “locked-in” Interest Credit will participate in future growth, giving you the advantage of compounding in subsequent years.

This feature also resets your starting index point each year on your contract anniversary. Annual Reset minimizes your risk when the index experiences a severe downturn during the year. You then can take advantage of 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.
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PORTRAIT OF FINANCIAL STABILITY

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A.M. Best</td>
<td>A+</td>
<td>2nd highest out of 15 categories</td>
<td>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 contract holders.</td>
</tr>
<tr>
<td></td>
<td>(Superior)*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard &amp; Poor’s Corporation</td>
<td>A+</td>
<td>5th highest out of 22 categories</td>
<td>Standard &amp; Poor’s Corporation is an independent third-party rating firm that rates on the basis of financial strength.</td>
</tr>
<tr>
<td></td>
<td>(Strong)§</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


° Awarded to North American as part of Sammons Financial Group, which consists of Midland National Life Insurance Company and North American Company for Life and Health Insurance®.

§ Standard and Poor’s awarded its rating on February 26, 2009 and affirmed on April 23, 2012.

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