

# North American Company for Life and Health Insurance Annuity Interest Rates & Features

Effective May 25, 2010

Applications must be received prior to this date to hold previous rates. Rates on 1035 Exchanges/Transfers will be held 45 calendar days from the date the application was received in the Home Office. Faxed 1035 Exchange/Transfer applications will be accepted in order to hold current interest rates and Index Margins/Participation Rates/Index Cap Rates; however, original documentation must be received the next day in order to process the Transfer/Exchange. Funds received after 45 days will receive the applicable interest rate and/or Participation

Rate/Index Cap Rate that is in effect when funds are received. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice. Please consult the State Approval Chart (6746Z) for more details.

**MA - Monthly Average**  
**DA - Daily Average**  
**APP - Annual Point-to-Point**  
**MPP - Monthly Point-to-Point**

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## Fixed Index Annuities

### INDEX CAP RATE PRODUCTS<sup>2</sup>

#### North American Ten<sup>®4</sup>

FEATURES	10-YEAR OPTION		
	MA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	3.25%	3.30%	1.75%
DJIA <sup>SM</sup>	3.00%	3.00%	N/A
S&P MIDCAP 400 <sup>®</sup>	3.00%	3.00%	N/A
RUSSELL 2000 <sup>®</sup>	3.00%	3.00%	N/A
NASDAQ-100 <sup>®</sup>	N/A	3.00%	1.45%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	3.15%	N/A
LEHMAN BROS. U.S. AGG.	N/A	3.00%	N/A
HINDSIGHT INDEX STRATEGY <sup>®5</sup>	N/A	3.00%	N/A
FIXED ACCOUNT RATE	1.60%		
PREMIUM BONUS <sup>7</sup>	10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	11.76% <small>(First-year yield = 1.60% Fixed Rate + 10.00% Premium Bonus<sup>7</sup>)</small>		

#### North American Paramount Choice Ten<sup>®4</sup>

FEATURES	10-YEAR OPTION		
	MA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	3.50%	3.50%	1.80%
DJIA <sup>SM</sup>	3.00%	3.00%	N/A
S&P MIDCAP 400 <sup>®</sup>	3.00%	3.00%	N/A
RUSSELL 2000 <sup>®</sup>	3.00%	3.00%	N/A
NASDAQ-100 <sup>®</sup>	N/A	3.00%	1.50%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	3.15%	N/A
LEHMAN BROS. U.S. AGG.	N/A	3.00%	N/A
FIXED ACCOUNT RATE	1.65%		
PREMIUM BONUS <sup>7</sup>	10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	11.81% <small>(First-year yield = 1.65% Fixed Rate + 10.00% Premium Bonus<sup>7</sup>)</small>		

#### North American Charter<sup>SM</sup> Series<sup>3</sup>

FEATURES	7-YEAR OPTION			10-YEAR OPTION			14-YEAR OPTION		
	DA	APP	MPP <sup>#</sup>	DA	APP	MPP <sup>#</sup>	DA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	4.00%	4.00%	1.80%	5.30%	4.80%	2.25%	6.00%	5.30%	2.45%
DJIA <sup>SM</sup>	4.00%	4.00%	N/A	4.35%	4.00%	N/A	5.20%	4.50%	N/A
S&P MIDCAP 400 <sup>®</sup>	4.00%	4.00%	N/A	4.00%	4.00%	N/A	4.55%	4.35%	N/A
RUSSELL 2000 <sup>®</sup>	4.00%	4.00%	N/A	4.00%	4.00%	N/A	4.50%	4.45%	N/A
NASDAQ-100 <sup>®</sup>	N/A	4.00%	1.50%	N/A	4.00%	2.00%	N/A	4.30%	2.15%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	4.00%	N/A	N/A	4.10%	N/A	N/A	4.60%	N/A
LEHMAN BROS. U.S. AGG.	N/A	3.00%	N/A	N/A	3.00%	N/A	N/A	3.00%	N/A
HINDSIGHT INDEX STRATEGY <sup>®5</sup>	N/A	3.00%	N/A	N/A	3.60%	N/A	N/A	4.00%	N/A
FIXED ACCOUNT RATE	2.00%			2.25%			2.45%		
PREMIUM BONUS <sup>7</sup>	N/A			5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	2.00%			7.36% <small>(First-year yield = 2.25% Fixed Rate + 5.00% Premium Bonus<sup>7</sup>)</small>			12.69% <small>(First-year yield = 2.45% Fixed Rate + 10.00% Premium Bonus<sup>7</sup>)</small>		

#### North American Formula Choice<sup>®4</sup>

FEATURES	5-YEAR SURRENDER CHARGE	
	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	4.00%	1.70%
DJIA <sup>SM</sup>	4.00%	N/A
S&P MIDCAP 400 <sup>®</sup>	4.00%	N/A
RUSSELL 2000 <sup>®</sup>	4.00%	N/A
NASDAQ-100 <sup>®</sup>	4.00%	1.45%
DJ EUROSTOXX 50 <sup>®</sup>	4.00%	N/A
LEHMAN BROS. U.S. AGG.	3.00%	N/A
FIXED ACCOUNT RATE	1.55%	

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# North American Company Annuity Interest Rates & Features

Effective May 25, 2010

## Fixed Index Annuities

### INDEX CAP RATE ONLY PRODUCTS<sup>2</sup>

North American Freedom Choice<sup>®</sup> Series<sup>4</sup>

High Band - Initial Premium Level of \$250,000 and over

5% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>
	S&P 500 <sup>®</sup>	5.65%	2.55%	7.85%	3.40%	8.10%	3.50%	9.65%	4.00%
	DJIA <sup>SM</sup>	4.85%	N/A	7.20%	N/A	7.50%	N/A	9.20%	N/A
	S&P MIDCAP 400 <sup>®</sup>	4.70%	N/A	6.90%	N/A	7.20%	N/A	8.75%	N/A
	RUSSELL 2000 <sup>®</sup>	4.80%	N/A	7.00%	N/A	7.25%	N/A	8.80%	N/A
	NASDAQ-100 <sup>®</sup>	4.65%	2.25%	6.80%	3.00%	7.10%	3.00%	8.60%	3.45%
	DJ EuroSTOXX 50 <sup>®</sup>	5.00%	N/A	7.35%	N/A	7.65%	N/A	9.30%	N/A
	LEHMAN BROS. U.S. AGG.	3.00%	N/A	3.70%	N/A	3.80%	N/A	4.60%	N/A
	FIXED ACCOUNT RATE	2.60%		3.60%		3.75%		4.45%	

10% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>
	S&P 500 <sup>®</sup>	5.00%	2.35%	7.15%	3.10%	7.45%	3.25%	8.85%	3.80%
	DJIA <sup>SM</sup>	4.20%	N/A	6.50%	N/A	6.80%	N/A	8.35%	N/A
	S&P MIDCAP 400 <sup>®</sup>	4.05%	N/A	6.25%	N/A	6.50%	N/A	8.00%	N/A
	RUSSELL 2000 <sup>®</sup>	4.15%	N/A	6.30%	N/A	6.55%	N/A	8.00%	N/A
	NASDAQ-100 <sup>®</sup>	4.05%	2.05%	6.15%	2.70%	6.40%	2.80%	7.80%	3.25%
	DJ EuroSTOXX 50 <sup>®</sup>	4.35%	N/A	6.60%	N/A	6.90%	N/A	8.45%	N/A
	LEHMAN BROS. U.S. AGG.	3.00%	N/A	3.40%	N/A	3.50%	N/A	4.20%	N/A
	FIXED ACCOUNT RATE	2.35%		3.30%		3.45%		4.10%	

North American Freedom Choice<sup>®</sup> Series<sup>4</sup>

Low Band - Initial Premium Level of \$249,999 and under

5% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>
	S&P 500 <sup>®</sup>	4.75%	2.25%	7.00%	3.00%	7.30%	3.15%	8.90%	3.80%
	DJIA <sup>SM</sup>	3.90%	N/A	6.30%	N/A	6.65%	N/A	8.40%	N/A
	S&P MIDCAP 400 <sup>®</sup>	3.80%	N/A	6.05%	N/A	6.40%	N/A	8.00%	N/A
	RUSSELL 2000 <sup>®</sup>	3.90%	N/A	6.10%	N/A	6.45%	N/A	8.05%	N/A
	NASDAQ-100 <sup>®</sup>	3.75%	1.90%	6.00%	2.65%	6.30%	2.75%	7.85%	3.25%
	DJ EuroSTOXX 50 <sup>®</sup>	4.00%	N/A	6.40%	N/A	6.75%	N/A	8.50%	N/A
	LEHMAN BROS. U.S. AGG.	3.00%	N/A	3.30%	N/A	3.45%	N/A	4.20%	N/A
	FIXED ACCOUNT RATE	2.20%		3.20%		3.35%		4.10%	

10% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>	APP	MPP <sup>#</sup>
	S&P 500 <sup>®</sup>	4.00%	2.00%	6.25%	2.75%	6.50%	2.85%	8.00%	3.45%
	DJIA <sup>SM</sup>	3.10%	N/A	5.50%	N/A	5.80%	N/A	7.40%	N/A
	S&P MIDCAP 400 <sup>®</sup>	3.05%	N/A	5.30%	N/A	5.55%	N/A	7.05%	N/A
	RUSSELL 2000 <sup>®</sup>	3.15%	N/A	5.35%	N/A	5.65%	N/A	7.15%	N/A
	NASDAQ-100 <sup>®</sup>	3.05%	1.65%	5.20%	2.45%	5.50%	2.50%	7.00%	3.00%
	DJ EuroSTOXX 50 <sup>®</sup>	3.25%	N/A	5.60%	N/A	5.90%	N/A	7.50%	N/A
	LEHMAN BROS. U.S. AGG.	3.00%	N/A	3.00%	N/A	3.10%	N/A	3.75%	N/A
	FIXED ACCOUNT RATE	1.90%		2.90%		3.00%		3.70%	

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# North American Company Annuity Interest Rates & Features

Effective May 25, 2010

## Fixed Index Annuities

### PARTICIPATION RATE PRODUCTS<sup>1</sup>

North American Precision<sup>SM</sup> Series<sup>3</sup>—Index Cap Rate is applied **after** Participation Rate.

FEATURES	7-YEAR OPTION			10-YEAR OPTION			14-YEAR OPTION		
	DA	APP	MPP <sup>#</sup>	DA	APP	MPP <sup>#</sup>	DA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	40%	40%	1.80%	50%	55%	2.25%	55%	45%	2.45%
DJIA <sup>SM</sup>	35%	25%	N/A	50%	45%	N/A	55%	50%	N/A
S&P MIDCAP 400 <sup>®</sup>	25%	20%	N/A	35%	35%	N/A	35%	40%	N/A
RUSSELL 2000 <sup>®</sup>	25%	20%	N/A	30%	35%	N/A	35%	35%	N/A
NASDAQ-100 <sup>®</sup>	N/A	20%	1.50%	N/A	35%	2.00%	N/A	35%	2.15%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	25%	N/A	N/A	45%	N/A	N/A	50%	N/A
LEHMAN BROS. U.S. AGG. E	N/A	35%	N/A	N/A	45%	N/A	N/A	50%	N/A
HINDSIGHT INDEX STRATEGY <sup>®S</sup>	N/A	20%	N/A	N/A	35%	N/A	N/A	40%	N/A
ANNUAL CAP - (UNLESS OTHERWISE NOTED)	N/A	4.50%	N/A	N/A	5.00%	N/A	N/A	5.50%	N/A
ANNUAL CAP - S&P 500 <sup>®</sup>	N/A	4.50%	N/A	N/A	5.50%	N/A	N/A	6.50%	N/A
ANNUAL CAP - LEHMAN BROS. U.S. AGG.	N/A	4.50%	N/A	N/A	5.00%	N/A	N/A	5.50%	N/A
ANNUAL CAP - HINDSIGHT INDEX STRATEGY	N/A	4.00%	N/A	N/A	4.50%	N/A	N/A	5.00%	N/A
FIXED ACCOUNT RATE		2.00%			2.25%			2.45%	
PREMIUM BONUS <sup>7</sup>		N/A			5.00%			10.00%	
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		2.00%			7.36%			12.69%	

(First-year yield = 2.25% Fixed Rate + 5.00% Premium Bonus.)

(First-year yield = 2.45% Fixed Rate + 10.00% Premium Bonus.)

### North American Prizm Plus<sup>® 3</sup>

FEATURES	7-YR OPTION			10-YR OPTION			14-YR OPTION		
	MA	APP	MPP <sup>#</sup>	MA	APP	MPP <sup>#</sup>	MA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	35%	25%	1.80%	45%	30%	2.25%	50%	30%	2.45%
DJIA <sup>SM</sup>	35%	20%	N/A	45%	25%	N/A	50%	30%	N/A
S&P MIDCAP 400 <sup>®</sup>	20%	15%	N/A	30%	20%	N/A	30%	20%	N/A
RUSSELL 2000 <sup>®</sup>	25%	15%	N/A	30%	15%	N/A	35%	20%	N/A
NASDAQ-100 <sup>®</sup>	N/A	15%	1.50%	N/A	20%	2.00%	N/A	20%	2.15%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	20%	N/A	N/A	25%	N/A	N/A	25%	N/A
LEHMAN BROS. U.S. AGG.	N/A	35%	N/A	N/A	45%	N/A	N/A	50%	N/A
FIXED ACCOUNT RATE		2.00%			2.25%			2.47%	
PREMIUM BONUS <sup>7</sup>		N/A			5.00%			10.00%	
First-Year Yield (IN FIXED ACCOUNT)		2.00%			7.36%			12.71%	

(First-year yield = 2.25% Fixed Rate + a 5.00% Premium Bonus.)

(First-year yield = 2.47% Fixed Rate + a 10.00% Premium Bonus.)

### BLENDED PRODUCT

#### North American Pillar<sup>SM 3</sup>

FEATURES	10-YEAR SURRENDER CHARGE			
	DA	APP	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	45%	25%	4.10%	2.00%
FIXED ACCOUNT RATE			2.00%	
PREMIUM BONUS <sup>7</sup>			5.00%	
FIRST-YEAR YIELD (IN FIXED ACCOUNT)			7.10%	

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# North American Company Annuity Interest Rates & Features

Effective May 25, 2010

## MULTI-YEAR GUARANTEE PRODUCT

### North American Guarantee Choice<sup>SM</sup>

FEATURES	3-YEAR	4-YEAR	5-YEAR	6-YEAR	7-YEAR	8-YEAR	9-YEAR	10-YEAR
HIGH BAND <sup>6</sup>	NOT AVAILABLE	2.40%	3.25%	3.15%	3.40%	3.40%	3.40%	3.60%
LOW BAND	FOR SALE	2.10%	3.00%	2.90%	3.20%	3.20%	3.20%	3.40%

## TRADITIONAL FIXED PRODUCTS

### North American Director<sup>SM</sup> (9-year Surrender Charge)

FEATURES	FIRST-YEAR	YEARS 2-5
RATE	5.85%	2.85%

### Cash Management Annuity

RATE
No longer accepting sales until further notice.

### The Boomer Annuity<sup>®</sup>

FEATURES	FIRST-YEAR RATE	PREMIUM BONUS <sup>7</sup> (First 5 years.)	FIRST YEAR YIELD
RATE	3.00%	5.00%	8.15% (First-year yield = 3.00% Fixed Rate + a 5.00% first year Premium Bonus.)

### North American Flex Series<sup>SM3</sup>

FEATURES	FLEX I <sup>SM3</sup>	FLEX II <sup>SM3</sup>	FLEX III <sup>SM3</sup>
FIRST-YEAR RATE	2.45%	2.85%	2.90%
FIRST-YEAR YIELD	2.45%	7.99% (First-year yield reflects a 2.85% first-year rate plus a 5.00% premium bonus)	13.19% (First-year yield reflects a 2.90% first-year rate plus a 10.00% premium bonus)

## SINGLE PREMIUM IMMEDIATE ANNUITY

### North American Income<sup>®</sup>

UP-TO-DATE QUOTES AVAILABLE AT  
[WWW.NACANNUITY.COM](http://WWW.NACANNUITY.COM)

#### North American Sample Payout Factors

Per \$100,000 (paid monthly at end of month)

10-Year Certain	.....\$971.83
20-Year Certain	.....\$614.94
Life & 10, Male age 65	.....\$626.47
Life & 10, Female age 65	.....\$583.92

*Factors are based on current rates and may vary by state.*

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#. Rate listed for the monthly Point-to-Point (MPP) is the Index Cap Rate.

1. Participation Rate applies to Index Account only; no Participation Rate is applied to the Fixed Account.
2. Index Cap Rate applies to Index Account only; no cap is applied to the Fixed Account.
3. The Minimum Guaranteed Fixed Interest Rate is 2.00%.
4. The Minimum Guaranteed Fixed Interest Rate is 1.50%.
5. Please note the weighting index percentages are 50% for best performing, 30% for next best performing and 20% for lowest performing and are subject to change for newly issued contracts. The Hindsight Index Strategy<sup>®</sup> consists of the S&P 500<sup>®</sup>, Dow Jones EuroSTOXX 50<sup>®</sup> and the Russell 2000<sup>®</sup>.
6. Please note that the initial premium must be at least \$200,000 to receive the high band rate.
7. Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap Rates and Participation 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 and Participation Rates.

The rates are subject to change without notice. Rates on 1035 Exchanges/Transfers will be held for 45 calendar days from the date the application has been received in the Annuity Service Center. Faxed 1035 Exchange/Transfer applications will be accepted in order to hold current interest rates and Participation Rates however, original documentation must be received the next day in order to process the Transfer/Exchange. Funds received after 45 days will receive the interest rate and/or Participation Rate that is in effect as of the date the funds are received. North American Company products are issued on form series LS116A, LC/LS155A, LC/LS156A, LC/LS158A, LC/LS159A, LC/LS160A, NC/NA1000A or state variations by North American Company for Life and Health Insurance, West Des Moines, Iowa. The Hindsight Index Strategy<sup>®</sup> is issued on Endorsement forms LR444A, LR445A or LR447A and is available on annuity forms LC/LS155A, LC/LS156A and LC/LS160A or appropriate state variations by North American Company for Life and Health Insurance, West Des Moines, Iowa. Not all products and/or features are approved in all states. Rates are subject to change.

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