

Annuity interest rates  
effective May 15, 2018



Annuity

# NEW MYGA premium bands

## High band rates now at **\$100,000**

Multi-year guarantee annuity

<b>North American Guarantee Choice<sup>SM</sup></b> <i>Multi-Year Guarantee Annuity</i>			RegEd training code: 15SFGNAC_05 <a href="#">Click here for highlight sheet</a>
High Band: <del>\$200,000</del> <b>\$100,000</b> or More; Low Band: Less Than <del>\$200,000</del> <b>\$100,000</b> 6- through 10-year rates not available in DE and FL			
	High Band	Low Band	
North American Guarantee Choice 3	2.40%	2.05%	
North American Guarantee Choice 4	2.60%	2.25%	
North American Guarantee Choice 5	3.30%	2.95%	
North American Guarantee Choice 6	2.95%	2.65%	
North American Guarantee Choice 7	3.00%	2.70%	
North American Guarantee Choice 8	3.10%	2.80%	
North American Guarantee Choice 9	3.15%	2.85%	
North American Guarantee Choice 10	3.25%	3.05%	

<b>FOR CA - North American Guarantee Choice<sup>SM</sup> II</b> <i>Multi-Year Guarantee Annuity</i>		
High Band: <del>\$200,000</del> <b>\$100,000</b> or More; Low Band: Less Than <del>\$200,000</del> <b>\$100,000</b>		
	High Band	Low Band
3- Year	2.40%	2.05%
4-Year	2.60%	2.25%
5-Year	3.30%	2.95%
Not Available		

The North American Guarantee Choice<sup>SM</sup> is issued on form NA1011A/ICC17-NA1011A (contract) and the North American Guarantee Choice<sup>SM</sup> II is issued on form NA1000A04.0510 (contract - California only) by North American Company for Life and Health Insurance®, West Des Moines, IA. Insurance products and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266

6745Z | REV 5-15-18

# Annuity interest rates effective May 15, 2018

## New business guidelines

### Fixed Index Annuity Products

Applications must be received prior to the effective date to hold previous rates. For rates on 1035 exchanges/transfers, the Applicant will receive the greater interest rate in effect at the Application received date or receipt of premium at the Home Office, if received within 45 days of the application received date. If the 45th day is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates, Index Cap Rates, Participation Rates, Index Margins, and Declared Performance Rates. Funds received after 45 days will receive the Applicable rates that are in effect at the time of receipt. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice.

### DISCLOSURES

**PREMIUM BONUS:** Premium bonus may vary by annuity product and surrender charge period selected. 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.

**SURRENDER CHARGE:** A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

\*GLWB: GLWB Bonus and GLWB Stacking Roll-Up Credit are not applied to the Accumulation Value, only to the GLWB Value, which is used to determine the lifetime payment amount. The GLWB value is not available for withdrawal, surrender or as a death benefit. There is no GLWB Stacking Roll-Up Credit in years when a withdrawal is taken or lifetime income payments have been elected. GLWB Stacking Roll-Up Credit is available if a Required Minimum Distribution (RMD) is required.

### INDEX ACCOUNTS:

Crediting methods such as Index Cap Rates, Participation Rates, and Index Margins apply to index accounts only; not to the Fixed Account. Crediting methods and indexes are not available on all products or in all states.

For the Hindsight Index Strategy®, 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® consists of the S&P 500®, EURO STOXX 50® and the Russell 2000®.

The "S&P 500®", "S&P Multi-Asset Risk Control 5% Excess Return Index", "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 ("SPDJ") and have been licensed for use by North American Company for Life and Health Insurance® ("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 SPDJ and sublicensed for certain purposes by the Company. Products are not sponsored, endorsed, sold or promoted by SPDJ, 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.

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

The Gold Price Index Option credits interest based on the change in the price of gold per troy ounce in US Dollars as established by the London Bullion Market Association (LBMA) Afternoon (PM) Gold Price and administered by the ICE Benchmark Administration (IBA).

### Multi-Year Guarantee Annuity (MYGA) Products

Applications must be signed prior to the effective date and received in the home office within 10 calendar days to hold previous rates. For rates on 1035 exchanges/transfers, the Applicant will receive the greater interest rate in effect at the Application signed date or receipt of premium at the Home Office, if received within 60 days of the application signed date. If the 60th day is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates. Funds received after 60 days will receive the Applicable rates that are in effect at the time of receipt. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice.

The LBMA Afternoon (PM) Gold Price is available at the website <http://www.lbma.org.uk/pricing-and-statistics>. We reserve the right to add, remove or revise availability of the Gold Price Index Option, or to substitute a different widely published benchmark for the price of gold for the use in the Gold Price Index Option. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.

The Nasdaq-100®, Nasdaq-100® Index and Nasdaq® are trademarks of the Nasdaq Stock Market Inc. (which with its affiliates are the "Corporations") and are licensed for use by North American. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The products are not issued, endorsed, sold or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCTS.

Russell 2000® Index is a trademark of Russell Investments and has been licensed for use by North American. The Product(s) are not sponsored, endorsed, sold or promoted by Russell Investments and Russell Investments makes no representation regarding the advisability of purchasing the Product.

The EURO STOXX 50® is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland and/or its licensors ("Licensors"), which is used under license. The Index Accounts in this Product based on the Index are in no way sponsored, endorsed, sold or promoted by STOXX and its Licensors and neither of the Licensors shall have any liability with respect thereto.

The mark and name Hang Seng is proprietary to Hang Seng Data Services Limited ("HSDS") which has licensed its compilation and publication to Hang Seng Indexes Company Limited ("HSIL"). HSIL and HSDS have agreed to the use of, and reference to, the Hang Seng by North American ("the Issuer") in connection with the Fixed Index Annuities (the "Product"). However, neither HSIL nor HSDS warrants, represents or guarantees to any person the accuracy or completeness of the Hang Seng, its computation or any information related thereto and no warranty, representation or guarantee of any kind whatsoever relating to the Hang Seng is given or may be implied. Neither HSIL nor HSDS accepts any responsibility or liability for any economic or other loss which may be directly or indirectly sustained by any person as a result of or in connection with the use of and/or reference to the Hang Seng by the Issuer in connection with the Product, or any inaccuracies, omissions or errors of HSIL in computing the Hang Seng. Any person dealing with the Product shall place no reliance whatsoever on HSIL and/or HSDS nor bring any claims or legal proceedings against HSIL and/or HSDS in any manner whatsoever. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship.

## NorthAmericanCompany.com

- Required Training on our products can be found on our website under the Training Center or on RegEd at <https://secure.reged.com/TrainingPlatform>
- Illustrations on our popular SPIA or other annuities can be run on our website.

**FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.**

ANNUITY DIVISION: 4350 Westown Parkway, West Des Moines, IA 50266

6745Z | REV 5-15-18