

# Annuity Interest Rates Effective August 8, 2017

Questions? Call Sales Support

**866-322-7066**

[www.NorthAmericanCompany.com](http://www.NorthAmericanCompany.com)

## Summary of Changes:

- **MOST RATES IMPROVE** with lower margins and higher participation rates on many fixed index annuities
- **NEW S&P MARC 5% ER Index** rates on NAC IncomeChoice® and Performance Choice® Series
- Premium Bonus decreases on NAC RetireChoice® and Performance Choice®
- No change on North American Guarantee Choice<sup>SM</sup> multi-year guarantee annuity or NAC FoundationChoice<sup>SM</sup> Plus fixed annuity

## NEW! S&P MARC 5% ER Index

Available on NAC IncomeChoice® Series and Performance Choice® Series Fixed Index Annuities!

Introducing the S&P Multi-Asset Risk Control 5% Excess Return Index (S&P MARC 5% ER) Annual Point-to-Point with Index Margin, a multi-asset excess return index that strives to create more stable index performance.

(Not available in all states)

**Quick Links:** [Rate Ticker](#) (our most competitive rates) • [State Availability](#)

**IMPORTANT:** *Not all products, index options, or surrender charge periods are approved in all states. Please review the state availability chart for state variations by product, index and term. Refer to the product disclosure or contract for minimum guaranteed fixed rates and minimum/maximum crediting method rates.*

### Abbreviation Key:

APP = Annual Point-to-Point

DA = Daily Average

IPT = Inverse Performance Trigger

MA = Monthly Average

MPP = Monthly Point-to-Point

Par.= Participation

PTP = Point-to-Point

(No Cap) = Subject to Index Margin or Participation Rate Limitations

Traditional Fixed Annuities

## NAC FoundationChoice<sup>SM</sup> Plus

[Click Here for Highlight Sheet](#)

	7 Year High Band	7 Year Low Band	10 Year High Band	10 Year Low Band
NAC FoundationChoice Plus	2.10%	1.90%	2.50%	2.30%

High Band: \$200,000 or More; Low Band: Less Than \$200,000

The NAC FoundationChoice<sup>SM</sup> is issued on form NA1010A/ICC16-NA1010A.MVA (contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product 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.

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## Fixed Index Annuities

### North American Charter® Plus

[Click Here for Highlight Sheet](#)

See our <a href="#">website</a> for product information.		10-YEAR		14-YEAR	
S&P 500®	DA Index Margin (No Cap)	3.05%		1.85%	
	MPP Index Cap Rate	1.45%		1.80%	
	APP Index Cap Rate	3.30%		4.45%	
	APP Participation Rate (No Cap)	30%		40%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	3.90%		2.45%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	4.85%		3.35%	
NASDAQ-100®	MPP Index Cap Rate	0.95%		1.40%	
FIXED ACCOUNT RATE		1.30%		1.90%	
PREMIUM BANDS:		\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium	\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
PREMIUM BONUS		7.00%	5.00%	10.00%	8.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.39%	6.36%	12.09%	10.05%

### North American Charter® Plus State Variations for AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

See our <a href="#">website</a> for product information.		10-YEAR	
S&P 500®	DA Index Margin (No Cap)	3.30%	
	MPP Index Cap Rate	1.35%	
	APP Index Cap Rate	3.15%	
	APP Participation Rate (No Cap)	25%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	4.20%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	5.25%	
NASDAQ-100®	MPP Index Cap Rate	0.90%	
FIXED ACCOUNT RATE		1.20%	
PREMIUM BANDS:		\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
PREMIUM BONUS		7.00%	5.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.28%	6.26%

The North American Charter® Plus 10 is issued on form NC/NA1007A, ICC15-NA1007A (certificate/contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product 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.

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## Fixed Index Annuities

### NAC BenefitSolutions®

[Click Here for Highlight Sheet](#)

		10-YEAR	14-YEAR
S&P 500®	MA Participation Rate (No Cap)	80%	95%
	MPP Index Cap Rate	2.15%	2.70%
	APP Index Cap Rate	5.15%	7.00%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	1.70%	0.35%
DJIA®	MA Participation Rate (No Cap)	85%	95%
NASDAQ-100®	MPP Index Cap Rate	1.70%	2.20%
FIXED ACCOUNT RATE		2.45%	3.20%

### NAC BenefitSolutions®

#### STATE VARIATIONS:

		10-YEAR	14-YEAR
		Rates for CT, DE, FL, IN, MD, MS, NV, OH, OK, SC, TX	Rates for FL, IN, MD, MS
S&P 500®	MA Participation Rate (No Cap)	80%	95%
	MPP Index Cap Rate	2.15%	2.70%
	APP Index Cap Rate	5.15%	7.00%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	1.70%	0.35%
DJIA®	MA Participation Rate (No Cap)	85%	95%
NASDAQ-100®	MPP Index Cap Rate	1.70%	2.20%
FIXED ACCOUNT RATE		2.45%	3.20%

### NAC BenefitSolutions® II

State Variations for AK, MN, MO, OR, PA, UT, VA, WA		7-YEAR
<i>Click on each year for more product info!</i>		
S&P 500®	MA Participation Rate (No Cap)	75%
	MPP Index Cap Rate	2.00%
	APP Index Cap Rate	4.80%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	2.00%
DJIA®	MA Participation Rate (No Cap)	80%
NASDAQ-100®	MPP Index Cap Rate	1.60%
FIXED ACCOUNT RATE		2.25%

The NAC BenefitSolutions<sup>SM</sup> is issued on form NC/NA1006A/ICC14-NA1006A (certificate/contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product 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.

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## Fixed Index Annuities

### NAC RetireChoice®

[Click Here for Highlight Sheet](#)

High Band: \$250,000 or More; Low Band: \$20,000 – \$249,999 <i>See our <a href="#">website</a> for product information.</i>		10-YEAR		14-YEAR	
		High Band	Low Band	High Band	Low Band
S&P 500®	MA Participation Rate (No Cap)	70%	60%	75%	70%
	MPP Index Cap Rate	2.00%	1.80%	2.25%	2.15%
	Biennial PTP Index Cap Rate	8.10%	7.05%	11.05%	10.10%
	APP Index Cap Rate	5.00%	4.55%	5.50%	5.15%
	IPT Declared Rate	4.60%	4.10%	5.25%	4.90%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	2.20%	2.55%	1.30%	1.60%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	3.00%	3.45%	2.00%	2.35%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	55%	50%	65%	60%
	APP Index Cap Rate	3.20%	2.75%	4.40%	4.10%
DJIA®	MA Participation Rate (No Cap)	70%	60%	75%	70%
	APP Index Cap Rate	3.35%	2.90%	4.65%	4.25%
NASDAQ-100®	MPP Index Cap Rate	1.40%	1.30%	1.85%	1.70%
	APP Index Cap Rate	3.25%	2.80%	4.45%	4.10%
LBMA AFTERNOON (PM) GOLD PRICE	APP Index Cap Rate	3.80%	3.25%	5.00%	4.85%
FIXED ACCOUNT RATE		2.00%	1.75%	2.60%	2.45%
PREMIUM BONUS		2.00%	2.00%	3.00%	3.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		4.04%	3.78%	5.67%	5.52%

The NAC RetireChoice® is issued on form LC/LS160A (certificate/contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product 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.

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# Annuity Interest Rates Effective August 8, 2017



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## Fixed Index Annuities

### NAC IncomeChoice®

[Click Here for Highlight Sheet](#)

High Band: \$250,000 or More; Low Band: \$20,000 – \$249,999		7-YEAR High Band	7-YEAR Low Band	10-YEAR High Band	10-YEAR Low Band	
S&P 500®	MPP Index Cap Rate	1.65%	1.55%	1.70%	1.60%	
	APP Index Cap Rate	4.35%	4.00%	4.45%	4.10%	
	APP Participation Rate (No Cap)	40%	40%	45%	40%	
<b>NEW!</b> S&P MARC 5% ER	APP Index Margin (No Cap)	1.75%	2.00%	1.65%	1.95%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	8.00%	8.00%	7.00%	8.00%
		Base Participation Rate	50%	40%	45%	45%
		Enhanced Participation Rate	120%	120%	125%	110%
	APP Index Margin (No Cap)	2.60%	3.10%	2.50%	3.00%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	3.45%	3.85%	3.40%	3.80%	
FIXED ACCOUNT RATE		1.85%	1.70%	1.90%	1.70%	
GLWB BONUS		5.00%	5.00%	5.00%	5.00%	

The NAC IncomeChoice® is issued on form ICC16-NA1009A/NA1004A/ICC16-NA1007A-MVA (contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product 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.

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## Fixed Index Annuities

### Performance Choice® 12 Plus, 12, 8 Plus, 8

[Click Here for Highlight Sheet](#)

See our <a href="#">website</a> for product information.		12 Plus	12	8 Plus	8	
S&P 500®	MPP Index Cap Rate	1.65%	2.10%	1.60%	2.00%	
	APP Index Cap Rate	4.15%	5.40%	3.85%	5.00%	
	IPT Declared Rate	3.80%	5.10%	3.75%	4.90%	
<b>NEW!</b> S&P MARC 5% ER	APP Index Margin (No Cap)	2.35%	1.10%	2.50%	1.20%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	9.00%	6.00%	8.00%	6.00%
		Base Participation Rate	45%	50%	35%	45%
		Enhanced Participation Rate	115%	120%	115%	125%
	APP Index Margin (No Cap)	2.95%	1.75%	3.20%	2.00%	
S&P MIDCAP 400®	APP Index Cap Rate	2.50%	3.65%	2.45%	3.45%	
DJIA®	APP Index Cap Rate	2.65%	3.80%	2.60%	3.60%	
NASDAQ-100®	MPP Index Cap Rate	1.20%	1.55%	1.20%	1.50%	
	APP Index Cap Rate	2.60%	3.65%	2.55%	3.50%	
RUSSELL 2000®	APP Index Cap Rate	2.60%	3.75%	2.55%	3.60%	
EURO STOXX 50®	APP Index Cap Rate	3.25%	4.75%	3.20%	4.50%	
HANG SENG	APP Index Cap Rate	3.55%	5.15%	3.50%	4.90%	
FIXED ACCOUNT RATE		1.65%	2.20%	1.60%	2.15%	
PREMIUM BONUS		7.00%	NA	3.00%	NA	
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.76%	NA	4.64%	NA	

The Performance Choice® is issued on form LC/LS160A (certificate/contract), NA1007A/ICC16-NA1007A.MVA (contract) by North American Company for Life and Health Insurance®, West Des Moines, IA. Product 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.

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# Annuity Interest Rates Effective August 8, 2017



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## Multi-Year Guarantee Annuity

### North American Guarantee Choice<sup>SM</sup> Multi-Year Guarantee Annuity

[Click Here for Highlight Sheet](#)

High Band: \$200,000 or More; Low Band: Less Than \$200,000  
6- through 10-year rates not available in FL

	High Band	Low Band
North American Guarantee Choice 3	1.75%	1.45%
North American Guarantee Choice 4	1.90%	1.70%
North American Guarantee Choice 5	2.50%	2.25%
North American Guarantee Choice 6	2.35%	2.10%
North American Guarantee Choice 7	2.50%	2.25%
North American Guarantee Choice 8	2.65%	2.45%
North American Guarantee Choice 9	2.75%	2.55%
North American Guarantee Choice 10	2.85%	2.65%

### FOR CA - North American Guarantee Choice<sup>SM</sup> II Multi-Year Guarantee Annuity

High Band: \$200,000 or More; Low Band: Less Than \$200,000

	High Band	Low Band
3- Year	1.75%	1.45%
4-Year	1.90%	1.70%
5-Year	2.50%	2.25%
Not Available		

The North American Guarantee Choice<sup>SM</sup> is issued on form ICC17-NA1011A (contract) and the North American Guarantee Choice<sup>®</sup> II is issued on form NA1000A04.0510 (contract - California only) by North American Company for Life and Health Insurance<sup>®</sup>, West Des Moines, IA. Product 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.

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# Annuity Interest Rates Effective August 8, 2017

## 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. 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 CAP RATES/PARTICIPATION RATES/INDEX MARGINS:** Index Cap Rates, Participation Rates, and Index Margins apply to the Index Accounts only. They do not apply to the Fixed Account.

**INDEX ACCOUNTS:** 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 Midland National® Life Insurance Company ("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 SPDJI and sublicensed for certain purposes by the Company. Products are not sponsored, endorsed, sold or promoted by SPDJI, 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). The LBMA Afternoon (PM) Gold Price is available at the website <http://www.lbma.org.uk/>

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### 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. 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.

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- Illustrations on our popular SPIA or other annuities can be run on our website.