

# North American Company Annuity Interest Rates & Features

## Effective March 30, 2009

The rates found on this rate sheet are effective on business received by the North American Company Annuity Service Center on or after 03-03-09. 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 Index Margin/

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>	6.10%	6.30%	3.00%
DJIA <sup>SM</sup>	5.10%	4.60%	N/A
S&P MIDCAP 400 <sup>®</sup>	5.45%	4.35%	N/A
RUSSELL 2000 <sup>®</sup>	5.55%	4.50%	N/A
NASDAQ-100 <sup>®</sup>	N/A	4.50%	2.30%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	5.25%	N/A
LEHMAN BROS. U.S. AGG.	N/A	3.00%	N/A
HINDSIGHT INDEX STRATEGY <sup>SM6</sup>	N/A	4.60%	N/A
FIXED ACCOUNT RATE	2.65%		
PREMIUM BONUS	10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	12.91%		

(First-year yield =2.65% Fixed Rate + 10.00% Premium Bonus.)

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

FEATURES	10-YEAR OPTION		
	MA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	6.10%	6.30%	3.00%
DJIA <sup>SM</sup>	5.10%	4.60%	N/A
S&P MIDCAP 400 <sup>®</sup>	5.45%	4.35%	N/A
RUSSELL 2000 <sup>®</sup>	5.55%	4.50%	N/A
NASDAQ-100 <sup>®</sup>	N/A	4.50%	2.30%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	5.25%	N/A
LEHMAN BROS. U.S. AGG.	N/A	3.00%	N/A
FIXED ACCOUNT RATE	2.65%		
PREMIUM BONUS	10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	12.91%		

(First-year yield =2.65% Fixed Rate + 10.00% Premium Bonus.)

### 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>	6.50%	6.55%	3.05%	6.75%	6.75%	3.10%	7.10%	7.10%	3.20%
DJIA <sup>SM</sup>	5.60%	4.85%	N/A	5.85%	5.05%	N/A	6.20%	5.40%	N/A
S&P MIDCAP 400 <sup>®</sup>	5.80%	4.55%	N/A	6.00%	4.75%	N/A	6.35%	5.10%	N/A
RUSSELL 2000 <sup>®</sup>	6.00%	4.70%	N/A	6.25%	5.00%	N/A	6.65%	5.25%	N/A
NASDAQ-100 <sup>®</sup>	N/A	4.75%	2.35%	N/A	5.00%	2.40%	N/A	5.25%	2.50%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	5.50%	N/A	N/A	5.70%	N/A	N/A	6.05%	N/A
LEHMAN BROS. U.S. AGG.	N/A	3.00%	N/A	N/A	3.00%	N/A	N/A	3.05%	N/A
HINDSIGHT INDEX STRATEGY <sup>SM6</sup>	N/A	4.75%	N/A	N/A	5.00%	N/A	N/A	5.25%	N/A
FIXED ACCOUNT RATE	2.75%			2.85%			3.00%		
PREMIUM BONUS	N/A			6.00%			11.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	2.75%			9.02%			14.33%		

(First-year yield =2.85% Fixed Rate + 6.00% Premium Bonus.)      (First-year yield =3.00% Fixed Rate + 11.00% Premium Bonus.)

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

FEATURES	5-YEAR SURRENDER CHARGE	
	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	6.55%	3.05%
DJIA <sup>SM</sup>	4.85%	N/A
S&P MIDCAP 400 <sup>®</sup>	4.55%	N/A
RUSSELL 2000 <sup>®</sup>	4.70%	N/A
NASDAQ-100 <sup>®</sup>	4.75%	2.35%
DJ EUROSTOXX 50 <sup>®</sup>	5.50%	N/A
LEHMAN BROS. U.S. AGG.	3.00%	N/A
FIXED ACCOUNT RATE	2.75%	

**North American Marketing Support**  
**866-322-7066 (Phone)**  
**866-322-5933 (Fax)**



# North American Company Annuity Interest Rates & Features

Effective March 30, 2009

## 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>	8.50%	3.60%	10.00%	4.15%	10.90%	4.50%	11.90%	4.50%
	DJIA <sup>SM</sup>	6.70%	N/A	8.15%	N/A	9.00%	N/A	10.00%	N/A
	S&P MIDCAP 400 <sup>®</sup>	6.35%	N/A	7.65%	N/A	8.45%	N/A	9.35%	N/A
	RUSSELL 2000 <sup>®</sup>	6.55%	N/A	7.90%	N/A	8.75%	N/A	9.65%	N/A
	NASDAQ-100 <sup>®</sup>	6.55%	2.75%	7.90%	3.15%	8.70%	3.55%	9.60%	3.75%
	DJ EuroSTOXX 50 <sup>®</sup>	7.45%	N/A	9.00%	N/A	9.85%	N/A	10.85%	N/A
	LEHMAN BROS. U.S. AGG.	3.65%	N/A	4.40%	N/A	4.85%	N/A	7.00%	N/A
	FIXED ACCOUNT RATE	3.60%		4.25%		4.65%		5.10%	

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>	7.90%	3.45%	9.30%	3.90%	10.20%	4.25%	11.10%	4.50%
	DJIA <sup>SM</sup>	6.15%	N/A	7.50%	N/A	8.35%	N/A	9.20%	N/A
	S&P MIDCAP 400 <sup>®</sup>	5.80%	N/A	7.05%	N/A	7.85%	N/A	8.65%	N/A
	RUSSELL 2000 <sup>®</sup>	6.00%	N/A	7.30%	N/A	8.10%	N/A	9.00%	N/A
	NASDAQ-100 <sup>®</sup>	6.00%	2.65%	7.25%	3.00%	8.10%	3.25%	8.90%	3.60%
	DJ EuroSTOXX 50 <sup>®</sup>	6.90%	N/A	8.25%	N/A	9.20%	N/A	10.10%	N/A
	LEHMAN BROS. U.S. AGG.	3.40%	N/A	4.05%	N/A	4.50%	N/A	5.10%	N/A
	FIXED ACCOUNT RATE	3.35%		3.95%		4.35%		4.75%	

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>	7.70%	3.35%	9.05%	3.85%	10.10%	4.20%	11.10%	4.50%
	DJIA <sup>SM</sup>	6.00%	N/A	7.25%	N/A	8.25%	N/A	9.20%	N/A
	S&P MIDCAP 400 <sup>®</sup>	5.60%	N/A	6.85%	N/A	7.75%	N/A	8.65%	N/A
	RUSSELL 2000 <sup>®</sup>	5.80%	N/A	7.05%	N/A	8.00%	N/A	9.00%	N/A
	NASDAQ-100 <sup>®</sup>	5.80%	2.60%	7.05%	3.00%	8.00%	3.20%	8.90%	3.60%
	DJ EuroSTOXX 50 <sup>®</sup>	6.65%	N/A	8.05%	N/A	9.05%	N/A	10.10%	N/A
	LEHMAN BROS. U.S. AGG.	3.30%	N/A	3.90%	N/A	4.45%	N/A	5.10%	N/A
	FIXED ACCOUNT RATE	3.25%		3.85%		4.30%		4.75%	

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>	6.90%	3.15%	8.25%	3.55%	9.30%	3.90%	10.20%	4.25%
	DJIA <sup>SM</sup>	5.20%	N/A	6.50%	N/A	7.50%	N/A	8.35%	N/A
	S&P MIDCAP 400 <sup>®</sup>	4.90%	N/A	6.10%	N/A	7.05%	N/A	7.85%	N/A
	RUSSELL 2000 <sup>®</sup>	5.05%	N/A	6.35%	N/A	7.30%	N/A	8.10%	N/A
	NASDAQ-100 <sup>®</sup>	5.05%	2.45%	6.30%	2.70%	7.25%	3.00%	8.10%	3.25%
	DJ EuroSTOXX 50 <sup>®</sup>	5.85%	N/A	7.25%	N/A	8.25%	N/A	9.20%	N/A
	LEHMAN BROS. U.S. AGG.	3.00%	N/A	3.55%	N/A	4.05%	N/A	4.50%	N/A
	FIXED ACCOUNT RATE	2.90%		3.50%		3.95%		4.35%	

# North American Company Annuity Interest Rates & Features

Effective March 30, 2009

## 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>	35%	55%	3.05%	40%	55%	3.10%	40%	60%	3.20%
DJIA <sup>SM</sup>	35%	45%	N/A	35%	45%	N/A	35%	50%	N/A
S&P MIDCAP 400 <sup>®</sup>	25%	35%	N/A	30%	35%	N/A	30%	35%	N/A
RUSSELL 2000 <sup>®</sup>	25%	40%	N/A	25%	40%	N/A	30%	40%	N/A
NASDAQ-100 <sup>®</sup>	N/A	35%	2.35%	N/A	35%	2.40%	N/A	40%	2.50%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	60%	N/A	N/A	60%	N/A	N/A	65%	N/A
LEHMAN BROS. U.S. AGG. E	N/A	55%	N/A	N/A	60%	N/A	N/A	60%	N/A
HINDSIGHT INDEX STRATEGY <sup>SM6</sup>	N/A	50%	N/A	N/A	45%	N/A	N/A	50%	N/A
ANNUAL CAP - (UNLESS OTHERWISE NOTED)	N/A	6.00%	N/A	N/A	6.25%	N/A	N/A	6.50%	N/A
ANNUAL CAP - S&P 500 <sup>®</sup>	N/A	7.25%	N/A	N/A	7.50%	N/A	N/A	7.75%	N/A
ANNUAL CAP - LEHMAN BROS. U.S. AGG.	N/A	6.00%	N/A	N/A	6.00%	N/A	N/A	6.00%	N/A
ANNUAL CAP - HINDSIGHT INDEX STRATEGY	N/A	5.50%	N/A	N/A	5.75%	N/A	N/A	6.00%	N/A
FIXED ACCOUNT RATE	2.75%			2.85%			3.00%		
PREMIUM BONUS	N/A			6.00%			11.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	2.75%			9.02%			14.33%		
				<small>(First-year yield = 2.85% Fixed Rate + 6.00% Premium Bonus.)</small>			<small>(First-year yield = 3.00% Fixed Rate + 11.00% Premium Bonus.)</small>		

### North American Prizm<sup>®3</sup>

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

FEATURES	7-YR OPTION			10-YR OPTION			14-YR OPTION			7-YR OPTION			10-YR OPTION			14-YR OPTION		
	MA	APP	MPP <sup>#</sup>	MA	APP	MPP <sup>#</sup>	MA	APP	MPP <sup>#</sup>	MA	APP	MPP <sup>#</sup>	MA	APP	MPP <sup>#</sup>	MA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	35%	20%	3.00%	45%	30%	3.50%	50%	30%	3.85%	35%	20%	3.00%	40%	25%	3.25%	40%	25%	3.35%
DJIA <sup>SM</sup>	30%	20%	N/A	40%	25%	N/A	45%	30%	N/A	30%	20%	N/A	35%	25%	N/A	35%	25%	N/A
S&P MIDCAP 400 <sup>®</sup>	25%	15%	N/A	30%	20%	N/A	35%	25%	N/A	25%	15%	N/A	30%	20%	N/A	30%	20%	N/A
RUSSELL 2000 <sup>®</sup>	25%	15%	N/A	35%	20%	N/A	35%	25%	N/A	25%	15%	N/A	30%	20%	N/A	30%	20%	N/A
NASDAQ-100 <sup>®</sup>	N/A	15%	2.30%	N/A	20%	2.70%	N/A	25%	3.00%	N/A	15%	2.30%	N/A	20%	2.50%	N/A	20%	2.60%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	20%	N/A	N/A	25%	N/A	N/A	30%	N/A	N/A	20%	N/A	N/A	20%	N/A	N/A	25%	N/A
LEHMAN BROS. U.S. AGG.	N/A	55%	N/A	N/A	70%	N/A	N/A	80%	N/A	N/A	55%	N/A	N/A	60%	N/A	N/A	65%	N/A
FIXED ACCOUNT RATE	2.65%			3.45%			3.90%			2.65%			3.05%			3.20%		
PREMIUM BONUS	N/A			N/A			N/A			N/A			5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	2.65%			3.45%			3.90%			2.65%			8.20%			13.52%		
													<small>(First-year yield = 3.05% Fixed Rate + a 5.00% Premium Bonus.)</small>			<small>(First-year yield = 3.20% Fixed Rate + a 10.00% Premium Bonus.)</small>		

North American Marketing Support 866-322-7066 (Phone), 866-322-5933 (Fax)

# North American Company Annuity Interest Rates & Features

Effective March 30, 2009

## Fixed Index Annuities

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

Index Cap Rate is applied **after** Participation Rate. **Formula Select**<sup>4</sup>

FEATURES	5-YEAR SURRENDER CHARGE	
	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	55%	3.05%
DJIA <sup>SM</sup>	45%	N/A
S&P MIDCAP 400 <sup>®</sup>	35%	N/A
RUSSELL 2000 <sup>®</sup>	40%	N/A
NASDAQ-100 <sup>®</sup>	35%	2.35%
DJ EUROSTOXX 50 <sup>®</sup>	60%	N/A
LEHMAN BROS. U.S. AGG.	55%	N/A
ANNUAL CAP - (EXCEPT LEHMAN BROTHERS & S&P 500 <sup>®</sup> )	6.00%	N/A
ANNUAL CAP - S&P 500 <sup>®</sup>	7.25%	N/A
ANNUAL CAP - LEHMAN BROS. U.S. AGG.	6.00%	N/A
FIXED ACCOUNT RATE	2.75%	

Index Cap Rate is applied **before** Participation Rate. **North American Classic**<sup>SM5</sup>

**North American Classic Plus**<sup>SM5</sup>

FEATURES	10-YEAR SURRENDER CHARGE			14-YEAR SURRENDER CHARGE		
	DA	APP	MPP <sup>#</sup>	DA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	40%	70%	3.35%	45%	70%	3.45%
DJIA <sup>SM</sup>	40%	55%	N/A	40%	60%	N/A
S&P MIDCAP 400 <sup>®</sup>	30%	55%	N/A	35%	55%	N/A
RUSSELL 2000 <sup>®</sup>	30%	55%	N/A	30%	55%	N/A
NASDAQ-100 <sup>®</sup>	N/A	55%	N/A	N/A	55%	2.65%
ANNUAL CAP	N/A	12.00%	N/A	N/A	12.00%	N/A
FIXED ACCOUNT RATE		3.25%			3.35%	
PREMIUM BONUS		N/A			10.00%	
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		3.25%			13.68%	

(First-year yield = 3.35% Fixed Rate + 10% Premium Bonus.)

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# North American Company Annuity Interest Rates & Features

Effective March 30, 2009

## MULTI-YEAR GUARANTEE PRODUCTS

### 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>7</sup>	NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE.							
LOW BAND								

### North American Guarantee<sup>®</sup>

FEATURES	3-YEAR	4-YEAR	5-YEAR	6-YEAR	8-YEAR
FIRST-YEAR	NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE.				
YEARS 2+					
EFFECTIVE ANNUAL YIELD					

### North American Builder<sup>®</sup>

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEARS 7-10	Effective Annual Yield
NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE.							

### Escalating Rate Annuity<sup>SM</sup>

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	Effective Annual Yield
NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE.							

## TRADITIONAL FIXED PRODUCTS

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

FEATURES	FIRST-YEAR	YEARS 2-5
RATE	6.00%	3.00%

### Cash Management Annuity

RATE
2.00%

## 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	..... \$1,028.80
20-Year Certain	..... \$661.74
Life & 10, Male age 65	..... \$678.41
Life & 10, Female age 65	..... \$636.13

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

### The Boomer Annuity<sup>®</sup>

FEATURES	FIRST-YEAR RATE	PREMIUM BONUS (First 5 years.)	FIRST YEAR YIELD
RATE	3.65%	5.00%	8.83% <small>(First-year yield = 3.65% Fixed Rate + a 5.00% first year Premium Bonus.)</small>

### 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	3.65%	4.00%	4.05%
FIRST-YEAR YIELD	3.65%	9.20% <small>(First-year yield reflects a 4.00% first-year rate plus a 5.00% premium bonus)</small>	14.45% <small>(First-year yield reflects a 4.05% first-year rate plus a 10.00% premium bonus)</small>

North American Marketing Support 866-322-7066 (Phone), 866-322-5933 (Fax)

**For more information on state availability, contact North American Company Marketing Support at 866-322-7066 (Phone), 866-322-5933 (Fax) or go to [www.nacannuity.com](http://www.nacannuity.com).**

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

#. 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. The Minimum Guaranteed Interest Rate is 1.50%.
6. 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>SM</sup> consists of the S&P 500<sup>®</sup>, Dow Jones EuroSTOXX 50<sup>®</sup> and the Russell 2000<sup>®</sup>.
7. Please note that the initial premium must be at least \$200,000 to receive the high band rate.

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