



NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE

**NA PERFORMANCE CHOICESM 12,
NA PERFORMANCE CHOICESM 12 PLUS**
FIXED INDEX ANNUITIES - HIGHLIGHT SHEET

The NA Performance ChoiceSM 12 and NA Performance ChoiceSM 12 Plus are Index Cap Rate products offering:

- 12 year surrender charge period with a premium bonus option¹ and non-bonus option
- Choice of two crediting accounts: index and fixed
- Three distinct index crediting methods: Annual Point-to-Point, Monthly Point-to-Point and Inverse Performance Trigger
- Opportunity to earn interest credits when the index performance is down with the Inverse Performance Trigger
- Ten different index account options available
- Transfer options available after the first year
- No risk of loss in years when the market declines²
- Tax-deferred growth³
- Flexible premiums - No rolling surrender charge

The NA Performance Choice 12 and 12 Plus are long-term annuity products that offer your clients the flexibility to choose the option that is best for their situation. For additional information regarding these features and annuity product options, please see the product specific brochure.

NA PERFORMANCE CHOICE SM 12						NA PERFORMANCE CHOICE SM 12 PLUS						
NO PREMIUM BONUS						8% on all premium payments received during first 5 contract years						
Year	1	2	3	4	5	6	7	8	9	10	11	12
Surrender Charge	10%	10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	2%

ISSUE AGES 0-75
(MAY VARY BY STATE)

PREMIUM BONUS¹ AND RECAPTURE PROVISION⁴ On the NA Performance ChoiceSM 12 Plus, an 8% premium bonus will be credited to the Accumulation Value for premium received during the first five contract years. During the surrender charge period, withdrawals in excess of the penalty-free amount or a full surrender will incur a premium bonus recapture as outlined below. This is in addition to any applicable surrender charges and/or Interest Adjustments. The recapture schedule is based on the issue date and applies to all premium bonuses credited.

PREMIUM BONUS RECAPTURE SCHEDULE

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12
RECAPTURED %	100%	95%	90%	85%	80%	70%	60%	50%	40%	30%	20%	10%

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

2. Loss of premium may occur if surrendered early.

3. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans.

4. 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) or under the Nursing Home Confinement Waiver.

MINIMUM PREMIUM ACCOUNTS

\$10,000 non-qualified and \$2,000 qualified (\$50/month TSA Salary Reduction).

Index Account: offers potential stock-market related growth associated with the:

- Dow Jones Industrial Average^{SM 5}
- Nasdaq-100^{® 6}
- Standard & Poor's 500 Index^{® 7}
- EURO STOXX 50^{® 5}
- Russell 2000^{® 5}
- Standard & Poor's MidCap 400 Index^{® 5}
- Hang Seng⁵

INVERSE PERFORMANCE TRIGGER

The Inverse Performance Trigger uses the Annual Declared Rate Negative Performance Option which applies a declared performance rate to calculate Interest Credit on the money allocated to this account in any year the performance of the Standard & Poor's 500 Index stays the same or goes down. 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 performance rate set at issue.

INDEX CAP RATE

Your annuity applies an Index Cap Rate, or upper limit, to calculate your Interest Credits each year applied to the annual point-to-point and monthly point-to-point index account options. It will always be declared on the contract anniversary and is guaranteed for that year. This cap may change annually. However, at no time will this cap ever fall below the minimum guaranteed Index Cap Rate set for each index account option. ***Please ask your Representative for the current minimum guaranteed Index Cap Rate.***

An Index Cap Rate does not apply to the Fixed Account or the Inverse Performance Trigger.

PENALTY-FREE WITHDRAWALS

NA Performance Choice 12 and NA Performance Choice 12 Plus allow you to take a penalty-free withdrawal (also known as a Penalty-Free Partial Surrender) of up to 10% of your current Accumulation Value once each contract year after the first contract anniversary, without incurring surrender charges, Premium Bonus Recapture (if applicable) or Interest Adjustments. Amounts withdrawn in excess of 10% will be assessed a surrender charge, Premium Bonus Recapture (if applicable) and, possibly, an Interest Adjustment during the surrender charge period.

INTEREST ADJUSTMENT (AVAILABILITY MAY VARY BY STATE)

The NA Performance Choice 12 has an Interest Adjustment which is applied only during the surrender charge period to full surrenders and any partial surrenders 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, less applicable surrender charges, Premium Bonus Recapture (if applicable) 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, in the state where the contract is delivered.

SUBSEQUENT PREMIUMS

Premium received after your annuity is issued will be placed in the Fixed Account. This premium will earn the current rate at the time of receipt. Each contract anniversary, we will reallocate this premium according to your most recent allocation instructions. Please note, a premium bonus recapture provision may apply to premiums added during the first five contract years, should certain events occur. ***Please refer to the recapture schedule on page 1 for further details.***

5. Available only with the Annual Point-to-Point crediting method

6. Available only with the Annual Point-to-Point crediting method and Monthly Point-to-Point crediting method

7. Available with all crediting methods

ANNUITY PAYOUT OPTIONS

Should you decide to receive an income from your annuity after the surrender charge period, you will have several income options from which to choose. Annuity payout options are a benefit of deferred annuities, but are not a requirement with the NA Performance Choice 12 or NA Performance Choice 12 Plus.

With the exception of Life Income options, income options are available for a minimum of 5 years, and a maximum of 20 years. The following options are available: Income for a Specified Period, Income for a Specified Amount, Life Income with a Period Certain, Life Income, Joint and Survivor Life Income. All options are available after the surrender charge period.

DEATH BENEFIT

North American will pay out, as the Death Benefit, the Accumulation Value to your client's beneficiary upon the death of the annuitant or an owner. Their beneficiary may choose to receive the payouts in either a lump sum or a series of income payments. If joint annuitants are named, the Death Benefit will be paid on the death of the second annuitant. If joint owners are named, the Death Benefit will be paid out on the death of the first owner.

NURSING HOME CONFINEMENT WAIVER

After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal amount by 10% of the Accumulation Value each year while the annuitant is confined. This rider is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge. This waiver may not be available in all states.

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Please Note: The features outlined in this highlight sheet are subject to change.

