

Performance Choice® 12 Product Details

Fixed Index Annuity

ISSUE AGES	<p>Available issue ages 0-75 (Qualified and Non-Qualified) State Variation: In California 0-65, In South Carolina 0-48 For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.</p>												
ANNUITY PAYOUT OPTIONS	<p>By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a ten-year period.*</p>						<p>With the exception of Life Income options, income options are available for:</p> <ul style="list-style-type: none"> • A minimum of 5 years, or • A maximum of 20 years. <p>The following options are available:</p> <ul style="list-style-type: none"> • Income for a Specified Period • Income for a Specified Amount • Life Income with a Period Certain • Life Income • Joint and Survivor Life Income <p>All options are available after the surrender charge period.</p>						
MINIMUM PREMIUM	<p>Flexible Premium \$10,000 non-qualified, \$2,000 qualified (\$50/month TSA Salary Reduction)</p>												
SURRENDER CHARGE SCHEDULE	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	
	10%	10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	2%	
RIDERS	<p>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 by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge. If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit. Other riders may apply, ask for details.</p>												
OTHER	<p>Interest Adjustment (also known as Market Value Adjustment): Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details.</p> <p>Penalty-Free Withdrawals: 10% of current Accumulation Value available once each contract year after the first contract anniversary. See brochure for further details.</p> <p>RMDs: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 10% penalty-free withdrawal amount will be waived by current Company practice.*</p> <p>Transfers: After the first contract year and on an annual basis, you may elect to transfer between crediting methods and Index Account options, including the fixed account. By current Company practice, you will have 30 days following each contract anniversary to reallocate.*</p>												

*The feature offered "by current Company practice" is not a contractual guarantee of this annuity contract.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



This Product Details sheet must be presented along with the brochure at point of sale. For further details not included in this sheet, please refer to the brochure.

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DIVERSIFY YOUR PREMIUM AMONG THE FOLLOWING INDEX ACCOUNT OPTIONS

	MONTHLY POINT-TO-POINT (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT (Subject to an Index Cap Rate)	ANNUAL POINT-TO-POINT* (Subject to an Index Margin)	INVERSE PERFORMANCE TRIGGER (Declared Performance Rate)
HOW IS INTEREST CREDIT CALCULATED?	Sum of monthly performance	Annual change in index values	Annual change in index values	Annual change in index values
WHEN IS INTEREST CREDIT CALCULATED/CREDITED?	Annually	Annually	Annually	Annually
WHEN IS THE INDEX CAP RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE APPLIED?	Monthly For Index Cap Rate	Annually For Index Cap Rate	Annually For Index Margin	Annually For Declared Performance Rate
WHEN CAN THE INDEX CAP RATE, INDEX MARGIN, OR DECLARED PERFORMANCE RATE CHANGE?	Annually	Annually	Annually	Annually
INDEX AVAILABILITY* NOTE: Past Index performance is not intended to predict future performance and the Index does not include dividends.	<ul style="list-style-type: none"> • S&P 500® • Nasdaq-100® 	<ul style="list-style-type: none"> • S&P 500® • EURO STOXX 50® • (DJIA®) Dow Jones Industrial Average™ • S&P MidCap 400® • Russell 2000® Index • Nasdaq-100® • Hang Seng Index 	<ul style="list-style-type: none"> • S&P 500® Low Volatility Daily Risk Control 5%* 	<ul style="list-style-type: none"> • S&P 500®

*Index(es) and strategies may not be available in all states.

Performance Choice® 12 Product Details

The Performance Choice® 12 is issued on form LC/LS160A (certificate/contract), LR431A, LR424A-1, AE520A, LR427A, LR426A, LR428A, AE556A, and LR433A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states.

Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. They may not be appropriate for all clients.

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