

# North American Company Annuity Interest Rates & Features

Effective May 30, 2007

The rates found on this rate sheet are effective on business received by the North American Company Annuity Service Center on or after 05-30-07. 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.



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## 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	
	DAILY AVERAGE	ANNUAL POINT-TO-POINT	DAILY AVERAGE	ANNUAL POINT-TO-POINT	DAILY AVERAGE	ANNUAL POINT-TO-POINT
S&P 500 <sup>®</sup>	90%	65%	85%	55%	85%	55%
DJIA <sup>SM</sup>	95%	70%	85%	65%	85%	65%
S&P MIDCAP 400 <sup>®</sup>	70%	60%	65%	55%	65%	55%
RUSSELL 2000 <sup>®</sup>	65%	60%	60%	55%	60%	50%
NASDAQ-100 <sup>®</sup>	N/A	55%	N/A	50%	N/A	50%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	100%	N/A	100%	N/A	100%
LEHMAN BROTHERS U.S. AGGREGATE	N/A	55%	N/A	50%	N/A	50%
ANNUAL CAP - (EXCEPT LEHMAN BROTHERS)	N/A	7.00%	N/A	6.50%	N/A	6.50%
ANNUAL CAP - LEHMAN BROS. U.S. AGGREGATE	N/A	6.00%	N/A	6.00%	N/A	6.00%
MONTHLY POINT-TO-POINT CAP (S&P 500 ONLY)		2.25%		2.10%		2.10%
FIXED ACCOUNT RATE		3.70%		3.40%		3.40%
PREMIUM BONUS		N/A		6.00%		11.00%
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		3.70%		9.60%		14.77%
				<small>(First-year yield = 3.40% Fixed Rate + a 6.00% Premium Bonus.)</small>		<small>(First-year yield = 3.40% Fixed Rate + a 11.00% Premium Bonus.)</small>

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



# North American Company Annuity Interest Rates & Features

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## Fixed Index Annuities

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

#### NORTH AMERICAN PRIZM<sup>SM 3</sup>

#### NORTH AMERICAN PRIZM PLUS<sup>SM 3</sup>

FEATURES	7-YR OPTION		10-YR OPTION		14-YR OPTION		7-YR OPTION		10-YR OPTION		14-YR OPTION	
	MONTHLY AVERAGE	ANNUAL POINT-TO-POINT	MONTHLY AVERAGE	ANNUAL POINT-TO-POINT	MONTHLY AVERAGE	ANNUAL POINT-TO-POINT	MONTHLY AVERAGE	ANNUAL POINT-TO-POINT	MONTHLY AVERAGE	ANNUAL POINT-TO-POINT	MONTHLY AVERAGE	ANNUAL POINT-TO-POINT
S&P 500 <sup>®</sup>	80%	45%	85%	50%	100%	55%	80%	45%	75%	45%	75%	45%
DJIA <sup>SM</sup>	80%	50%	90%	50%	100%	55%	80%	50%	80%	45%	80%	45%
S&P MIDCAP 400 <sup>®</sup>	60%	35%	65%	40%	70%	45%	60%	35%	55%	35%	55%	35%
RUSSELL 2000 <sup>®</sup>	60%	35%	70%	35%	75%	40%	60%	35%	60%	30%	60%	30%
NASDAQ-100 <sup>®</sup>	N/A	35%	N/A	35%	N/A	40%	N/A	35%	N/A	30%	N/A	30%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	50%	N/A	50%	N/A	55%	N/A	50%	N/A	45%	N/A	45%
LEHMAN BROTHERS U.S. AGGREGATE	N/A	55%	N/A	60%	N/A	65%	N/A	55%	N/A	50%	N/A	50%
MONTHLY POINT-TO-POINT CAP (S&P 500 ONLY)	2.15%		2.35%		2.55%		2.15%		2.05%		2.05%	
FIXED ACCOUNT RATE	3.55%		3.85%		4.25%		3.55%		3.35%		3.35%	
PREMIUM BONUS	N/A		N/A		N/A		N/A		5.00%		10.00%	
First-Year Yield (IN FIXED ACCOUNT)	3.55%		3.85%		4.25%		3.55%		8.51% <small>(First-year yield = 3.35% Fixed Rate + a 5.00% Premium Bonus.)</small>		13.68% <small>(First-year yield = 3.35% Fixed Rate + a 10.00% Premium Bonus.)</small>	

Formula Select<sup>SM4</sup> — Index Cap Rate is applied *after* Participation Rate.

FEATURES	5-YEAR SURRENDER CHARGE
	ANNUAL POINT-TO-POINT
S&P 500 <sup>®</sup>	80%
DJIA <sup>SM</sup>	90%
S&P MIDCAP 400 <sup>®</sup>	80%
RUSSELL 2000 <sup>®</sup>	75%
NASDAQ-100 <sup>®</sup>	70%
DJ EUROSTOXX 50 <sup>®</sup>	100%
LEHMAN BROTHERS U.S. AGGREGATE	65%
ANNUAL CAP - (EXCEPT LEHMAN BROTHERS)	7.50%
ANNUAL CAP - LEHMAN BROS. U.S. AGGREGATE	6.00%
MONTHLY POINT-TO-POINT CAP	2.50%
FIXED ACCOUNT RATE	4.20%

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	
	DAILY AVERAGE	ANNUAL POINT-TO-POINT	DAILY AVERAGE	ANNUAL POINT-TO-POINT
S&P 500 <sup>®</sup>	95%	65%	80%	55%
DJIA <sup>SM</sup>	100%	65%	80%	55%
S&P MIDCAP 400 <sup>®</sup>	75%	65%	60%	50%
RUSSELL 2000 <sup>®</sup>	65%	60%	55%	50%
NASDAQ-100 <sup>®</sup>	N/A	60%	N/A	50%
ANNUAL CAP	N/A	12.00%	N/A	12.00%
MONTHLY POINT-TO-POINT CAP	2.35%		2.00%	
FIXED ACCOUNT RATE	3.90%		3.20%	
PREMIUM BONUS	N/A		10.00%	
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	3.90%		13.52% <small>(First-year yield = 3.20% Fixed Rate + a 10.00% Premium Bonus.)</small>	

# North American Company Annuity Interest Rates & Features

Effective May 30, 2007

## Fixed Index Annuities

### INDEX CAP RATE ONLY PRODUCTS<sup>2</sup>

#### NORTH AMERICAN CHARTER<sup>SM</sup> SERIES<sup>3</sup>

FEATURES	7-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
	DAILY AVERAGE	ANNUAL POINT-TO-POINT	DAILY AVERAGE	ANNUAL POINT-TO-POINT	DAILY AVERAGE	ANNUAL POINT-TO-POINT
S&P 500 <sup>®</sup>	9.30%	6.45%	8.10%	5.80%	8.05%	5.80%
DJIA <sup>SM</sup>	9.55%	6.60%	8.35%	6.00%	8.30%	6.00%
S&P MIDCAP 400 <sup>®</sup>	7.40%	6.65%	6.40%	6.10%	6.35%	6.05%
RUSSELL 2000 <sup>®</sup>	7.75%	6.40%	7.00%	5.85%	7.00%	5.80%
NASDAQ-100 <sup>®</sup>	N/A	6.20%	N/A	5.60%	N/A	5.60%
DJ EUROSTOXX 50 <sup>®</sup>	N/A	7.80%	N/A	7.05%	N/A	7.00%
LEHMAN BROTHERS U.S. AGGREGATE	N/A	4.00%	N/A	3.60%	N/A	3.60%
MONTHLY POINT-TO-POINT CAP		2.25%		2.10%		2.10%
FIXED ACCOUNT RATE		3.70%		3.40%		3.40%
PREMIUM BONUS		N/A		6.00%		11.00%
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		3.70%		9.60%		14.77%

(First-year yield = 3.40% Fixed Rate + a 6.00% Premium Bonus.) (First-year yield = 3.40% Fixed Rate + a 11.00% Premium Bonus.)

#### Formula Choice<sup>SM 4</sup>

FEATURES	5-YEAR SURRENDER CHARGE
	ANNUAL POINT-TO-POINT
S&P 500 <sup>®</sup>	7.30%
DJIA <sup>SM</sup>	7.55%
S&P MIDCAP 400 <sup>®</sup>	7.50%
RUSSELL 2000 <sup>®</sup>	7.30%
NASDAQ-100 <sup>®</sup>	7.05%
DJ EUROSTOXX 50 <sup>®</sup>	9.00%
LEHMAN BROTHERS U.S. AGGREGATE	4.45%
MONTHLY POINT-TO-POINT CAP	2.50%
FIXED ACCOUNT RATE	4.20%

## MULTI-YEAR GUARANTEE PRODUCTS

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

FEATURES	3-YEAR	4-YEAR	5-YEAR	6-YEAR	8-YEAR
FIRST-YEAR	5.00%	4.55%	6.20%	4.65%	8.25%
YEARS 2+	4.00%	4.55%	4.20%	4.65%	4.25%
EFFECTIVE ANNUAL YIELD	4.33%	4.55%	4.59%	4.65%	4.74%

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

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7-10	Effective Annual Yield
4.35%	4.50%	4.65%	4.80%	4.95%	5.10%	5.25%	4.93% over 10 years

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

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	Effective Annual Yield
4.45%	4.55%	4.65%	4.75%	4.85%	4.95%	5.05%	4.74% over 7 years

# North American Company Annuity Interest Rates & Features

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## TRADITIONAL FIXED PRODUCTS

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

FEATURES	RATE
FIRST-YEAR	7.15%
YEARS 2-5	4.15%

Cash Management Annuity

RATE
3.50%

The Boomer Annuity<sup>®</sup>

FEATURES	RATE
FIRST-YEAR RATE	4.15%
PREMIUM BONUS (First 5 years.)	5.00%
FIRST YEAR YIELD	9.35% (First-year yield = 4.15% Fixed Rate + a 5.00% first year Premium Bonus.)

## SINGLE PREMIUM IMMEDIATE ANNUITY

North American Income<sup>®</sup>

UP-TO-DATE QUOTES AVAILABLE AT  
[WWW.NACOLAH.COM](http://WWW.NACOLAH.COM)

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.nacolah.com](http://www.nacolah.com).

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