



NORTH AMERICAN TENSM FIXED INDEX ANNUITY

The **NORTH AMERICAN TENSM** is an Index Cap Rate only product offering a 10% premium bonus on all premiums received in the first five contract years.

- No annuitization required to receive applicable bonus
- Up to four distinct account options: Monthly Average, Annual Point-to-Point, Monthly Point-to-Point and Fixed Account
- Safety of premium from market loss.
- Tax-deferred growth.
- Flexible premiums - No rolling surrender charge.

The **NORTH AMERICAN TENSM** offers a 10-Year Surrender Charge schedule with access to the full Accumulation Value after the tenth contract year.

Year	1	2	3	4	5	6	7	8	9	10
Surrender Charge	18%	16%	14%	12%	11%	10%	8%	6%	4%	2%

ISSUE AGES 0-79 (May vary by state)

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

INDEX AVAILABILITY The **NORTH AMERICAN TENSM** offers potential stock-market related growth associated with the:

- Dow Jones Industrial AverageSM
- NASDAQ-100[®]
- Standard & Poor's 500 Index[®]
- Dow Jones EuroSTOXX50[®]
- Russell 2000[®]
- Standard & Poor's MidCap 400 Index[®]
- Lehman Brothers U.S. Aggregate Index

ACCOUNTS Monthly Average: Interest Credit is credited annually and is based on the average of twelve previous monthly index values, subject to an Index Cap Rate.

Annual Point-to-Point: Interest Credit for each year is determined by the change in the beginning and ending index values, subject to an Index Cap Rate.

Monthly Point-to-Point: Interest Credit is credited annually and is based on the sum of all the monthly percentage changes in the index—which could be positive or negative. On each contract anniversary, these monthly changes, each not to exceed the monthly Index Cap Rate are added together to determine the Interest Credit for that year.

Fixed Account: Premium allocated to this account will earn the current Fixed Account interest rate. This rate will be guaranteed for one contract year and the rate will renew annually thereafter, but will never fall below the minimum guaranteed fixed interest rate. See the Interest Rate Sheet (6745Z) for both the current and minimum interest rates.

INDEX CAP RATE This rate, which is based upon current economic conditions, is declared each contract anniversary. Upon issue, the minimum Index Cap Rate will be guaranteed for the entire term of the contract. The following chart outlines the guaranteed minimum Index Cap Rate by Index Account. At no time will the rate fall below these minimum values.

MINIMUM INDEX CAP RATES

MONTHLY AVERAGE 3% annual Index Cap Rate	ANNUAL POINT-TO-POINT 3% annual Index Cap Rate	MONTHLY POINT-TO-POINT 1% monthly Index Cap Rate
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PENALTY-FREE SURRENDERS

Up to 10% of Accumulation Value may be withdrawn once each contract year after your client's first contract anniversary. *Withdrawals, surrenders and loans from this annuity prior to age 59½ may be subject to IRS penalties. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans.*

MINIMUM GUARANTEED CONTRACT VALUE (MGCV)

The **MGCV** equals 100% of the premiums (excluding any premium bonus), less any withdrawals (before any Interest Adjustment or surrender charges), accumulated at the MGCV Interest Rate, less surrender charges (as calculated in the contract). The MGCV Interest Rate is based on the issue date of the contract and is guaranteed for the entire term of the contract.

SUBSEQUENT PREMIUMS

All subsequent premiums are deposited into the Fixed Account and will earn the then-current Fixed Account interest rate until the contract anniversary date. On each contract anniversary, North American will allocate any premiums received since the prior contract anniversary among the Fixed Account and Index Accounts according to your client's most recent instructions.

ANNUITY PAYOUT OPTIONS

Should your client decide to receive an income from their annuity after the surrender charge period, they will have several annuity pay-out options from which to choose. Annuity pay-out options are a benefit of deferred annuities, but annuitization is not a requirement with the North American TenSM.

With the exception of the Life Income options, annuity pay-out options are for a minimum of five years and a maximum of 20 years. The following options are available: **Income for a Specified Period; Life Income; Income of a Specified Amount; Joint and Survivor Life Income; Life Income with a Period Certain.**

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 RIDER¹

As an added benefit, we will increase the Penalty-Free Partial Surrender amount by 10% of the contract's Accumulation Value each year while the annuitant is confined to a qualified nursing home facility. This benefit begins after the first contract anniversary and the annuitant must be confined for a period of at least 90 consecutive days. This enhanced feature is automatically included with the annuity at no additional cost and is available for issue ages 75 and younger.

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