



NORTH AMERICAN ESCALATING RATE ANNUITYSM

PRODUCT HIGHLIGHTS

The Escalating Rate AnnuitySM is a Multi-Year Guarantee Annuity offering:

- A 7-year **GUARANTEED INCREASING** interest rate.
- A brief 7-year surrender charge period.
- Tax-deferred growth.
- Suitable for qualified and non-qualified markets making it an excellent rollover vehicle.

Like all North American Company for Life and Health Insurance annuity products, the Escalating Rate AnnuitySM offers you connections to competitive commissions, agent incentives, marketing support, and comprehensive information and updates on product specifications.

**GUARANTEED
INCREASING
INTEREST RATE**

SPECIFICATIONS

Issue Ages	0-90 qualified and non-qualified.
Minimum Premium	\$10,000 non-qualified; \$2,000 qualified (Single premium only).
Guarantee Period	7-year period.
Minimum Guaranteed Cash Value	100% of premium, less withdrawals, accumulated at 3%, less any applicable surrender charges.
Penalty-free Withdrawals*	After 30 days, you may withdraw an amount equal to the current year's interest earned without any surrender charges or interest adjustment.
Renewal Feature	Renewal for the original guarantee period is automatic if no action is taken during the 30 days after the Guarantee Period maturity date.
Annuitization Benefit*	By current Company practice, proceeds may be converted to a settlement option after year one. Income payments will be based on the Accumulation Value if a Life, Life & Certain or Joint Life option is selected, or if the annuity has been in force for at least 5 years and payments are received over at least a five-year period.
Death Benefit	All surrender charges are waived at death of the owner or annuitant and the contract value is available as a lump-sum to the beneficiary.
Surrender Charge**	7 Years—8%, 8%, 8%, 8%, 8%, 8%, 6%.
Riders	Nursing Home Confinement Rider.

*Withdrawals, surrenders and loans from this annuity contract prior to age 59½ may be subject to IRS penalties. Interest available in first year by Company practice. Waiver of surrender charges are based on current Company practices. Benefits are not guaranteed and are subject to change. **Surrender charges may vary by state.

FOR AGENT USE ONLY. NOT NOT INTENDED FOR CONSUMER SOLICITATION PURPOSES. The Escalating Rate AnnuitySM LC117 or LS117A; and all state variations are issued by North American Company, Home Office: Chicago, Illinois; Annuity Service Center: P.O. Box 79905, Des Moines, Iowa 50325-0905. The product, rider or features of this product may not be available in all states. For state availability, please contact North American Company Marketing Support at (866)322-7066.