

# Renewal Rate Integrity



## North American Charter®

An A+ Rated Company\* Offering Strong Renewal Rates

Strong renewal rates are a solid foundation for maintaining strong relationships with your clients. Therefore, it is important to research each company's renewal rate history. A strong company that maintains strong renewal rates will keep your clients happy for years to come.

## A Proud History

At North American, we are proud of our renewal rate crediting history. We value all of our contract owners and continue to credit existing contracts with strong renewal rates. Also, we continually offer strong rates for new contract owners.

Note: As illustrated in the renewal rates, Index Cap Rates may vary on an annual basis. North American purchases call options on the various indices each and every year and the cost of these options fluctuates. Please refer to the product specific brochure for additional information.



The following is the renewal rate history for the **North American Charter 14-year option** – a Fixed Index Annuity<sup>1</sup>.

INDEX CAP RATE	ISSUED 2/7/07	2008 YEAR 2	2009 YEAR 3	2010 YEAR 4	2011 YEAR 5	2012 YEAR 6	2013 YEAR 7	2014 YEAR 8	2015 YEAR 9
S&P 500® DAILY	7.80%	6.00%	7.20%	7.35%	7.30%	6.00%	7.85%	7.20%	4.15%
S&P 500® ANNUAL	5.30%	5.20%	5.90%	5.65%	5.60%	5.25%	5.85%	5.10%	2.00%
S&P 500® MONTHLY	2.00%	2.00%	2.55%	2.55%	2.60%	2.75%	2.70%	2.25%	2.00%
DJIA® DAILY	8.20%	5.95%	6.70%	8.00%	8.50%	6.40%	9.95%	9.25%	4.35%
DJIA® ANNUAL	5.50%	5.25%	5.55%	5.90%	5.90%	5.45%	6.10%	5.25%	4.00%
S&P 400® DAILY	5.55%	5.60%	6.50%	6.00%	6.35%	5.75%	6.70%	5.70%	4.05%
S&P 400® ANNUAL	5.65%	5.00%	5.30%	5.35%	5.45%	5.45%	5.90%	4.65%	4.00%
RUSSELL 2000® INDEX DAILY	6.25%	5.85%	7.30%	6.60%	5.95%	5.55%	6.45%	5.40%	4.00%
RUSSELL 2000® INDEX ANNUAL	5.55%	4.80%	5.50%	5.40%	5.30%	5.25%	5.55%	4.70%	4.00%
NASDAQ® ANNUAL	5.10%	5.50%	5.55%	5.30%	5.30%	5.15%	5.65%	4.95%	4.00%
NASDAQ® MONTHLY	N/A	2.00%	2.30%	2.45%	2.50%	2.60%	2.65%	2.20%	1.90%
FIXED ACCOUNT INTEREST RATE	3.20%	3.20%	3.20%	3.05%	3.05%	3.05%	3.05%	2.70%	2.25%

Daily = Daily Average  
 Annual = Annual Point-to-Point  
 Monthly = Monthly Point-to-Point

## PORTRAIT OF FINANCIAL STABILITY\*

A.M. Best	A+ (Superior) <sup>*, °</sup>	2nd highest out of 15 categories	A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to contract holders.
Standard & Poor's Corporation	A+ (Strong) <sup>°, §</sup>	5th highest out of 22 categories	Standard & Poor's Corporation is an independent third-party rating firm that rates on the basis of financial strength.

\* A.M. Best rating affirmed on May 30, 2014. For the latest rating, access [www.ambest.com](http://www.ambest.com).

° Awarded to North American as part of Sammons Financial Group, which consists of Midland National<sup>®</sup> Life Insurance Company and North American Company for Life and Health Insurance<sup>®</sup>.

§ Standard and Poor's assigned its rating February 26, 2009 and affirmed on May 15, 2014.

Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. Ratings are current as of the date of this brochure.



# Annuity

1. 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.

Renewal rates are based on a North American Charter<sup>®</sup> 14-year option annuity issued on February 7, 2007. The renewal rate history on the North American Charter<sup>®</sup> provides an example of our renewal rate history over a specified time period on a fixed annuity and is no way intended as a guarantee of future performance. The North American Charter<sup>®</sup> annuities are issued on form LC/LS156A (certificate/contract), LR342A, LR398A and LR445A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance<sup>®</sup>, West Des Moines, Iowa. These products, their features and riders may not be available in all states.

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May Lose Value	Not Insured By Any Federal Government Agency	