

# North American Company for Life and Health Insurance Annuity Interest Rates & Features

Effective February 24, 2012

**\*\*Revised March 12, 2012  
Premium Bonus Reduction on select products**

Applications must be received prior to this date to hold previous rates. 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 Participation Rates/Index Cap Rates; however, original documentation must be received the next business day in order to process the Transfer/Exchange. If the 45th day is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates and Participation Rates/Index Cap

Rates. Funds received after 45 days will receive the applicable interest rate and/or 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.

**MA - Monthly Average  
DA - Daily Average  
APP - Annual Point-to-Point  
MPP - Monthly Point-to-Point  
IPT - Inverse Performance Trigger**

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## Fixed Index Annuities

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

#### North American Ten<sup>® 4</sup>

FEATURES	10-YEAR OPTION		
	MA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	2.00%	2.00%	1.05%
DJIA <sup>SM</sup>	2.00%	2.00%	N/A
S&P MIDCAP 400 <sup>®</sup>	2.00%	2.00%	N/A
RUSSELL 2000 <sup>®</sup>	2.00%	2.00%	N/A
NASDAQ-100 <sup>®</sup>	N/A	2.00%	1.05%
EURO STOXX 50 <sup>®</sup>	N/A	2.00%	N/A
HINDSIGHT INDEX STRATEGY <sup>® 7</sup>	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.00%		
PREMIUM BONUS <sup>9</sup>	6.00%**		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	7.06%** (First-year yield = 1.00% Fixed Rate + 6.00% Premium Bonus <sup>9</sup> .)		**Revised 03/12/12

#### North American Paramount Choice Ten<sup>® 4</sup>

FEATURES	10-YEAR OPTION		
	MA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	2.00%	2.00%	1.00%
DJIA <sup>SM</sup>	2.00%	2.00%	N/A
S&P MIDCAP 400 <sup>®</sup>	2.00%	2.00%	N/A
RUSSELL 2000 <sup>®</sup>	2.00%	2.00%	N/A
NASDAQ-100 <sup>®</sup>	N/A	2.00%	1.00%
EURO STOXX 50 <sup>®</sup>	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.00%		
PREMIUM BONUS <sup>9</sup>	6.00%**		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	7.06%** (First-year yield = 1.00% Fixed Rate + 6.00% Premium Bonus <sup>9</sup> .)		**Revised 03/12/12

#### North American Charter<sup>SM</sup> Series<sup>3</sup>

FEATURES	7-YEAR OPTION	10-YEAR OPTION			14-YEAR OPTION		
		DA	APP	MPP <sup>#</sup>	DA	APP	MPP <sup>#</sup>
S&P 500 <sup>®</sup>	No longer accepting sales until further notice.	2.55%*	2.00%*	1.00%	3.00%*	2.30%*	1.35%
DJIA <sup>SM</sup>		2.45%*	2.00%*	N/A	3.00%*	2.20%*	N/A
S&P MIDCAP 400 <sup>®</sup>		2.25%*	2.00%*	N/A	2.75%*	2.25%*	N/A
RUSSELL 2000 <sup>®</sup>		2.15%*	2.00%*	N/A	2.60%*	2.00%*	N/A
NASDAQ-100 <sup>®</sup>		N/A	2.00%*	1.00%	N/A	2.00%*	1.25%
EURO STOXX 50 <sup>®</sup>		N/A	2.00%*	N/A	N/A	2.45%*	N/A
HINDSIGHT INDEX STRATEGY <sup>® 7</sup>		N/A	2.00% <sup>+</sup>	N/A	N/A	2.00% <sup>+</sup>	N/A
FIXED ACCOUNT RATE		1.00%*			1.25%*		
PREMIUM BONUS <sup>9</sup>		5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		6.05% (First-year yield = 1.00% Fixed Rate + 5.00% Premium Bonus <sup>9</sup> .)			11.37% (First-year yield = 1.25% Fixed Rate + 10.00% Premium Bonus <sup>9</sup> .)		

For Texas Only: \*Index Cap Rate 4.00%  
<sup>+</sup>Index Cap Rate 3.00%  
<sup>\*</sup>Fixed Account Rate 2.00%

#### Formula Choice<sup>® 3</sup>

FEATURES	5-YEAR SURRENDER CHARGE
S&P 500 <sup>®</sup>	No longer accepting sales until further notice.
DJIA <sup>SM</sup>	
S&P MIDCAP 400 <sup>®</sup>	
RUSSELL 2000 <sup>®</sup>	
NASDAQ-100 <sup>®</sup>	
EURO STOXX 50 <sup>®</sup>	
FIXED ACCOUNT RATE	



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# North American Annuity Interest Rates & Features

Effective February 24, 2012

## Fixed Index Annuities

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

#### Performance Choice<sup>®</sup> 12 Plus<sup>4</sup>

FEATURES	12-YEAR		
	APP	MPP	IPT*
S&P 500 <sup>®</sup>	2.70%	1.55%	2.85%
DJIA <sup>SM</sup>	2.60%	N/A	N/A
S&P MIDCAP 400 <sup>®</sup>	2.70%	N/A	N/A
RUSSELL 2000 <sup>®</sup>	2.35%	N/A	N/A
NASDAQ-100 <sup>®</sup>	2.40%	1.40%	N/A
EURO STOXX 50 <sup>®</sup>	2.90%	N/A	N/A
HANG SENG	2.60%	N/A	N/A
FIXED ACCOUNT RATE	1.45%		
PREMIUM BONUS <sup>5</sup>	8.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	9.56% (First-year yield = 1.45% Fixed Rate + 8.00% Premium Bonus <sup>5</sup> .)		

#### Performance Choice<sup>®</sup> 12<sup>4</sup>

FEATURES	12-YEAR		
	APP	MPP	IPT*
S&P 500 <sup>®</sup>	4.25%	2.25%	4.35%
DJIA <sup>SM</sup>	4.20%	N/A	N/A
S&P MIDCAP 400 <sup>®</sup>	4.40%	N/A	N/A
RUSSELL 2000 <sup>®</sup>	3.85%	N/A	N/A
NASDAQ-100 <sup>®</sup>	3.85%	2.10%	N/A
EURO STOXX 50 <sup>®</sup>	4.70%	N/A	N/A
HANG SENG	4.35%	N/A	N/A
FIXED ACCOUNT RATE	2.20%		
FIRST-YEAR YIELD	2.20%		

#### Performance Choice<sup>®</sup> 8 Plus<sup>4</sup>

FEATURES	8-YEAR		
	APP	MPP	IPT*
S&P 500 <sup>®</sup>	2.10%	1.20%	2.20%
DJIA <sup>SM</sup>	2.00%	N/A	N/A
S&P MIDCAP 400 <sup>®</sup>	2.00%	N/A	N/A
RUSSELL 2000 <sup>®</sup>	2.00%	N/A	N/A
NASDAQ-100 <sup>®</sup>	2.00%	1.10%	N/A
EURO STOXX 50 <sup>®</sup>	2.20%	N/A	N/A
HANG SENG	1.85%	N/A	N/A
FIXED ACCOUNT RATE	1.10%		
PREMIUM BONUS <sup>5</sup>	5.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.15% (First-year yield = 1.10% Fixed Rate + 5.00% Premium Bonus <sup>5</sup> .)		

#### Performance Choice<sup>®</sup> 8<sup>4</sup>

FEATURES	8-YEAR		
	APP	MPP	IPT*
S&P 500 <sup>®</sup>	3.25%	1.80%	3.40%
DJIA <sup>SM</sup>	3.20%	N/A	N/A
S&P MIDCAP 400 <sup>®</sup>	3.30%	N/A	N/A
RUSSELL 2000 <sup>®</sup>	2.90%	N/A	N/A
NASDAQ-100 <sup>®</sup>	3.00%	1.65%	N/A
EURO STOXX 50 <sup>®</sup>	3.55%	N/A	N/A
HANG SENG	3.25%	N/A	N/A
FIXED ACCOUNT RATE	1.70%		
FIRST-YEAR YIELD	1.70%		

\*IPT = Inverse Performance Trigger

# North American Annuity Interest Rates & Features

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## Fixed Index Annuities

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

North American Freedom Choice<sup>®</sup> Series<sup>4</sup>

High Band - Initial Premium Level of \$250,000 and over

5% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		No longer accepting sales until further notice.	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 <sup>®</sup>		4.00%	2.05%	4.55%	2.40%	6.20%	3.00%
	DJIA <sup>SM</sup>		3.85%	N/A	4.50%	N/A	6.25%	N/A
	S&P MIDCAP 400 <sup>®</sup>		4.05%	N/A	4.75%	N/A	6.80%	N/A
	RUSSELL 2000 <sup>®</sup>		3.55%	N/A	4.20%	N/A	5.65%	N/A
	NASDAQ-100 <sup>®</sup>		3.60%	2.00%	4.15%	2.25%	5.65%	2.85%
	EURO STOXX 50 <sup>®</sup>		4.35%	N/A	5.05%	N/A	7.10%	N/A
FIXED ACCOUNT RATE		2.05%		2.40%		3.10%		

10% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		No longer accepting sales until further notice.	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 <sup>®</sup>		3.35%	1.80%	4.00%	2.05%	5.30%	2.75%
	DJIA <sup>SM</sup>		3.25%	N/A	3.90%	N/A	5.30%	N/A
	S&P MIDCAP 400 <sup>®</sup>		3.40%	N/A	4.05%	N/A	5.75%	N/A
	RUSSELL 2000 <sup>®</sup>		3.00%	N/A	3.60%	N/A	4.85%	N/A
	NASDAQ-100 <sup>®</sup>		3.00%	1.70%	3.60%	2.00%	4.85%	2.55%
	EURO STOXX 50 <sup>®</sup>		3.65%	N/A	4.35%	N/A	6.10%	N/A
FIXED ACCOUNT RATE		1.75%		2.05%		2.75%		

North American Freedom Choice<sup>®</sup> Series<sup>4</sup>

Low Band - Initial Premium Level of \$249,999 and under

5% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		No longer accepting sales until further notice.	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 <sup>®</sup>		3.15%	1.75%	3.80%	2.00%	5.35%	2.75%
	DJIA <sup>SM</sup>		3.10%	N/A	3.75%	N/A	5.35%	N/A
	S&P MIDCAP 400 <sup>®</sup>		3.20%	N/A	4.00%	N/A	5.80%	N/A
	RUSSELL 2000 <sup>®</sup>		2.80%	N/A	3.45%	N/A	4.90%	N/A
	NASDAQ-100 <sup>®</sup>		2.85%	1.60%	3.50%	1.90%	4.85%	2.55%
	EURO STOXX 50 <sup>®</sup>		3.45%	N/A	4.20%	N/A	6.15%	N/A
FIXED ACCOUNT RATE		1.65%		2.00%		2.75%		

10% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		No longer accepting sales until further notice.	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 <sup>®</sup>		2.50% <sup>+</sup>	1.45%	3.10%	1.70%	4.45%	2.35%
	DJIA <sup>SM</sup>		2.40% <sup>+</sup>	N/A	3.05%	N/A	4.40%	N/A
	S&P MIDCAP 400 <sup>®</sup>		2.50% <sup>+</sup>	N/A	3.15%	N/A	4.65%	N/A
	RUSSELL 2000 <sup>®</sup>		2.20% <sup>+</sup>	N/A	2.80% <sup>+</sup>	N/A	4.10%	N/A
	NASDAQ-100 <sup>®</sup>		2.25% <sup>+</sup>	1.35%	2.80% <sup>+</sup>	1.60%	4.10%	2.20%
	EURO STOXX 50 <sup>®</sup>		2.70% <sup>+</sup>	N/A	3.40%	N/A	5.00%	N/A
FIXED ACCOUNT RATE		1.35% <sup>▼</sup>		1.65%		2.35%		

For Texas Only: <sup>+</sup>Index Cap Rate 3.00%.  
<sup>▼</sup>Fixed Account Rate 1.50%.

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# North American Annuity Interest Rates & Features

Effective February 24, 2012

## 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			
		DA	APP	MPP#	DA	APP	MPP#	
S&P 500 <sup>®</sup>	No longer accepting sales until further notice.	25%	20%	1.00%	30%	25%	1.35%	
DJIA <sup>SM</sup>		25%	20%	N/A	30%	35%	N/A	
S&P MIDCAP 400 <sup>®</sup>		20%	30%	N/A	25%	40%	N/A	
RUSSELL 2000 <sup>®</sup>		15%	15%*:	N/A	20%	20%	N/A	
NASDAQ-100 <sup>®</sup>		N/A	15%*:	1.00%	N/A	20%	1.25%	
EURO STOXX 50 <sup>®</sup>		N/A	30%	N/A	N/A	50%	N/A	
HINDSIGHT INDEX STRATEGY <sup>® 7</sup>		N/A	15%	N/A	N/A	20%	N/A	
ANNUAL CAP - (UNLESS OTHERWISE NOTED)		N/A	2.25%■	N/A	N/A	2.75%■	N/A	
ANNUAL CAP - S&P 500 <sup>®</sup>		N/A	2.50%■	N/A	N/A	3.00%■	N/A	
ANNUAL CAP - HINDSIGHT INDEX STRATEGY		N/A	2.25%♣	N/A	N/A	2.75%♣	N/A	
FIXED ACCOUNT RATE			1.00%▼			1.25%▼		
PREMIUM BONUS <sup>9</sup>			5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)			6.05%			11.37%		

(First-year yield = 1.00% Fixed Rate + 5.00% Premium Bonus<sup>9</sup>.) (First-year yield = 1.25% Fixed Rate + 10.00% Premium Bonus<sup>9</sup>.)

For Texas Only: ▼ Fixed Account Rate 2.00%.  
 ※ Participation Rate 20%  
 ■ Index Cap Rate 4.00%  
 ♣ Index Cap Rate 3.00%

### North American Prizm Plus<sup>® 4</sup>

FEATURES	7-YEAR OPTION	10-YEAR OPTION			14-YEAR OPTION		
		MA	APP	MPP#	MA	APP	MPP#
S&P 500 <sup>®</sup>	No longer accepting sales until further notice.	25%	15%	1.00%	30%	20%	1.35%
DJIA <sup>SM</sup>		25%	15%	N/A	30%	20%	N/A
S&P MIDCAP 400 <sup>®</sup>		15%	10%	N/A	20%	15%	N/A
RUSSELL 2000 <sup>®</sup>		15%	10%	N/A	20%	10%	N/A
NASDAQ-100 <sup>®</sup>		N/A	10%	1.00%	N/A	15%	1.25%
EURO STOXX 50 <sup>®</sup>		N/A	10%	N/A	N/A	15%	N/A
FIXED ACCOUNT RATE		1.00%			1.25%		
PREMIUM BONUS <sup>9</sup>		5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		6.05%			11.37%		

(First-year yield = 1.00% Fixed Rate + a 5.00% Premium Bonus<sup>9</sup>.) (First-year yield = 1.25% Fixed Rate + a 10.00% Premium Bonus<sup>9</sup>.)

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# North American Annuity Interest Rates & Features

Effective February 24, 2012

## BLENDING PRODUCT

### North American Pillar<sup>® 4</sup>

FEATURES	10-YEAR SURRENDER CHARGE		
	DA PARTICIPATION RATE ONLY	APP INDEX CAP RATE ONLY	MPP MONTHLY CAP ONLY
S&P 500 <sup>®</sup>	15%	2.00%	1.00%
DJIA <sup>SM</sup>	15%	2.00%	N/A
S&P MIDCAP 400 <sup>®</sup>	10%	2.00%	N/A
RUSSELL 2000 <sup>®</sup>	10%	2.00%	N/A
NASDAQ-100 <sup>®</sup>	N/A	2.00%	1.00%
EURO STOXX 50 <sup>®</sup>	N/A	2.00%	N/A
HINDSIGHT INDEX STRATEGY <sup>®7</sup>	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.00%		
PREMIUM BONUS <sup>®</sup>	3.00%**		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	4.03%** (First-year yield = 1.00% Fixed Account Rate + 3.00% Premium Bonus <sup>®</sup> .)		

\*\*Revised 03/12/12

## MULTI-YEAR GUARANTEE PRODUCT

### North American Guarantee Choice<sup>SM 5</sup>

FEATURES	3-YEAR	4-YEAR	5-YEAR	6-YEAR	7-YEAR	8-YEAR	9-YEAR	10-YEAR
<b>HIGH BAND<sup>®</sup></b> Initial Premium \$200,000 or more	No longer accepting sales until further notice.	1.45%	2.00%	2.25%	2.55%	2.80%	3.00%	3.15%
<b>LOW BAND</b> Initial Premium less than \$200,000		1.15%	1.65%	2.05%	2.35%	2.60%	2.80%	3.00%

## TRADITIONAL FIXED PRODUCTS

### North American Director<sup>SM 4</sup> (9-year Surrender Charge)

FEATURES	FIRST-YEAR	YEARS 2-5
RATE	4.55%	1.55%

### The Boomer Annuity<sup>® 5</sup>

FEATURES	FIRST-YEAR RATE	PREMIUM BONUS <sup>®</sup> (FIRST 5 YEARS)	FIRST YEAR YIELD
RATE	1.40%	5.00%	6.47% (First-year yield = 1.40% Fixed Rate + a 5.00% first year Premium Bonus <sup>®</sup> .)

### NA Flex Series<sup>4</sup>

FEATURES	FLEX I <sup>®3</sup>	FLEX II <sup>®3</sup>	FLEX III <sup>®3</sup>
FIRST-YEAR	No longer accepting sales until further notice.	1.50%	1.60%
FIRST-YEAR YIELD		6.57% (First-year yield reflects a 1.50% first-year rate plus a 5.00% Premium Bonus <sup>®</sup> )	11.76% (First-year yield reflects a 1.60% first-year rate plus a 10.00% Premium Bonus <sup>®</sup> )

## SINGLE PREMIUM IMMEDIATE ANNUITY

### North American Income<sup>®</sup>

UP-TO-DATE QUOTES AVAILABLE AT  
WWW.NACANNUITY.COM

#### North American Sample Payout Factors

Per \$100,000 (paid monthly at end of month)

10-Year Certain	\$925.04
20-Year Certain	\$552.57
Life & 10, Male age 65	\$556.43
Life & 10, Female age 65	\$513.89

*Factors are based on current rates and may vary by state.*

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# North American Annuity Interest Rates & Features

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## Fixed Index Annuities

### SINGLE PREMIUM WHOLE LIFE INSURANCE PRODUCT<sup>2</sup>

NAC Legacy SPWL<sup>SM 6</sup>

FEATURES	10-YEAR SURRENDER CHARGE
	APP INDEX CAP RATE ONLY
S&P 500 <sup>®</sup>	5.20%
HANG SENG	5.55%
FIXED ACCOUNT RATE	2.70%

- #. Rate listed for the monthly Point-to-Point (MPP) is the Index Cap Rate.
1. Participation Rate applies to Index Account only; no Participation Rate is applied to the Fixed Account.
  2. Index Cap Rate applies to Index Account only; no cap is applied to the Fixed Account.
  3. The Minimum Guaranteed Fixed Interest Rate is 1.00%.
  4. The Minimum Guaranteed Fixed Account Interest Rate is 1.00%
  5. The Minimum Guaranteed Interest Rate is 1.00%
  6. The Minimum Guaranteed Fixed Account Interest Rate is 2.00%
  7. Please note the weighting index percentages are 50% for best performing, 30% for next best performing and 20% for lowest performing and are subject to change for newly issued contracts. The Hindsight Index Strategy<sup>®</sup> consists of the S&P 500<sup>®</sup>, EURO STOXX 50<sup>®</sup> and the Russell 2000<sup>®</sup>.
  8. Please note that the initial premium must be at least \$200,000 to receive the high band rate.
  9. Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates and/or lower Participation Rates than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower interest rates, lower Index Cap Rates and/or lower Participation Rates.

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# North American Company's Indexed Universal Life Insurance Portfolio

## Current Rates

The current Index Participation Rate, Index Cap Rate and Index Floor Rate reflect current rates as of this publishing and are subject to change. For updates to these rates, please contact your North American agent.

1. The current Fixed Account Rate reflects the current rate as of this printing and is subject to change.
2. For Rapid Builder IUL policies in Missouri, the minimum index cap rate is 3% for all index selections.

Failure to meet premium requirements may result in a lapse in the policy and participation in the Index Accounts. The Index Accounts are subject to caps and participation rates. The surrender charge varies by product, gender, issue age, underwriting class and duration. In no case will the interest credited be less than 0 percent. Please refer to the customized illustration provided by your agent for additional detail. The policy's death benefit is paid upon the death of the insured. The policy does not continue to accumulate cash value and excess interest after the insured's death.

Index Universal Life products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

The uncapped S&P 500<sup>®</sup> option allows an unlimited return with no index cap rate, but applies an index participation rate less than 100% to the growth rate of the S&P 500<sup>®</sup>.

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## For policies with an application date on or after 11/28/11

All rates subject to change without notice.

### RAPID BUILDER IUL

Index Option		Annual Point-to-Point			Daily Averaging		
		Index Participation Rate	Index Cap Rate	Index Floor Rate	Index Participation Rate	Index Cap Rate	Index Floor Rate
S&P 500 <sup>®</sup>	Current	100%	14%	0%	102.5%	none	0%
	Guaranteed	100%	4%	0%	40%	none	0%
DJIA <sup>SM</sup>	Current	100%	13%	0%	102.5%	none	0%
	Guaranteed	100%	4%	0%	40%	none	0%
EURO STOXX 50 <sup>®</sup>	Current	100%	13%	0%			
	Guaranteed	100%	3%	0%			
Uncapped S&P 500 <sup>®</sup>	Current	57.5%	none	0%			
	Guaranteed	10%	none	0%			
Multi-Index S&P 500 <sup>®</sup> , EURO STOXX 50 <sup>®</sup> , Russell 2000 <sup>®</sup>	Current	100%	11%	0%			
	Guaranteed	100%	3%	0%			

### BUILDER IUL, GUARANTEE BUILDER IUL

Index Option		Annual Point-to-Point			Daily Averaging			Monthly Point-to-Point		
		Index Participation Rate	Index Cap Rate	Index Floor Rate	Index Participation Rate	Index Cap Rate	Index Floor Rate	Index Participation Rate	Index Cap Rate	Index Floor Rate
S&P 500 <sup>®</sup>	Current	100%	14%	0%	102.5%	none	0%	100%	4.50%	0%
	Guaranteed	100%	4%	0%	40%	none	0%	100%	1.25%	0%
S&P MidCap 400 <sup>®</sup>	Current	100%	11%	0%	82.5%	none	0%			
	Guaranteed	100%	3%	0%	30%	none	0%			
DJIA <sup>SM</sup>	Current	100%	13%	0%	102.5%	none	0%			
	Guaranteed	100%	4%	0%	40%	none	0%			
Russell 2000 <sup>®</sup>	Current	100%	11%	0%	82.5%	none	0%			
	Guaranteed	100%	3%	0%	30%	none	0%			
Uncapped S&P 500 <sup>®</sup>	Current	57.5%	none	0%						
	Guaranteed	10%	none	0%						
NASDAQ-100 <sup>®</sup>	Current	100%	11%	0%						
	Guaranteed	100%	3%	0%						
EURO STOXX 50 <sup>®</sup>	Current	100%	13%	0%						
	Guaranteed	100%	3%	0%						
Multi-Index S&P 500 <sup>®</sup> , EURO STOXX 50 <sup>®</sup> , Russell 2000 <sup>®</sup>	Current	100%	11%	0%						
	Guaranteed	100%	3%	0%						

For complete product details, please refer to the Builder IUL Series marketing guide (PR-1275), the Survivorship GIUL marketing guide (PR-1435), and our Producer's InfoNet<sup>®</sup> at [www.producersinfonet.com](http://www.producersinfonet.com), or Sales Development at (800) 800-3656, extension 10411.

## For policies with an application date before 11/28/11<sup>1</sup>

### GUARANTEE BUILDER IUL

Index Option		Annual Point-to-Point			Daily Averaging			Inverse Point-to-Point		
		Index Participation Rate	Index Cap Rate	Index Floor Rate	Index Participation Rate	Index Cap Rate	Index Floor Rate	Index Participation Rate	Index Cap Rate	Index Floor Rate
S&P 500 <sup>®</sup>	Current	100%	14.5%	0%	105%	none	0%	100%	10%	3%
	Guaranteed	100%	3%	0%	30%	6%	0%	100%	3%	0%
DJIA <sup>SM</sup>	Current	100%	13.5%	0%	105%	none	0%			
	Guaranteed	100%	3%	0%	30%	6%	0%			
EURO STOXX 50 <sup>®</sup>	Current	100%	13.5%	0%						
	Guaranteed	100%	3%	0%						
NASDAQ-100 <sup>®</sup>	Current	100%	11.5%	0%						
	Guaranteed	100%	3%	0%						

### BUILDER IUL, RAPID BUILDER IUL, SURVIVORSHIP GIUL

(Survivorship GIUL rates below apply to all policies regardless of application date.)

Index Option		Annual Point-to-Point			Daily Averaging			Monthly Point-to-Point <sup>*</sup>		
		Index Participation Rate	Index Cap Rate	Index Floor Rate	Index Participation Rate	Index Cap Rate	Index Floor Rate	Index Participation Rate	Index Cap Rate	Index Floor Rate
S&P 500 <sup>®</sup>	Current	100%	14.5%	0%	105%	none	0%	100%	4.6%	none
	Guaranteed	100%	4%	0%	40%	none	0%	100%	1.25%	none
DJIA <sup>SM</sup>	Current	100%	13.5%	0%	105%	none	0%			
	Guaranteed	100%	4%	0%	40%	none	0%			
EURO STOXX 50 <sup>®</sup>	Current	100%	13.5%	0%						
	Guaranteed	100%	3%	0%						
Uncapped S&P 500 <sup>®</sup>	Current	60%	none	0%						
	Guaranteed	10%	none	0%						
Multi-Index S&P 500 <sup>®</sup> , EURO STOXX 50 <sup>®</sup> , Russell 2000 <sup>®</sup>	Current	100%	11.5%	0%						
	Guaranteed	100%	3%	0%						

<sup>\*</sup>S&P 500<sup>®</sup> Monthly Point-to-Point available on Builder IUL and Survivorship GIUL only

### BUILDER IUL, SURVIVORSHIP GIUL

Index Option		Annual Point-to-Point			Daily Averaging		
		Index Participation Rate	Index Cap Rate	Index Floor Rate	Index Participation Rate	Index Cap Rate	Index Floor Rate
S&P MidCap 400 <sup>®</sup>	Current	100%	11.5%	0%	85%	none	0%
	Guaranteed	100%	3%	0%	30%	none	0%
Russell 2000 <sup>®</sup>	Current	100%	11.5%	0%	85%	none	0%
	Guaranteed	100%	3%	0%	30%	none	0%
NASDAQ <sup>®</sup>	Current	100%	11.5%	0%			
	Guaranteed	100%	3%	0%			

Fixed Account Rate for Builder IUL, Rapid Builder IUL, Survivorship GIUL

Current	4%
Guaranteed	3%

<sup>1</sup> These rates also apply to Survivorship GIUL policies dated on or after 11/28/11.