

# Annuity Interest Rates Effective January 5, 2017



Annuity

## Summary of Changes:

- Most Annuity rates improve
- NEW NAC FoundationChoice<sup>SM</sup> and NAC FoundationChoice<sup>SM</sup> Plus coming 1-10-17. Check out the rates now.

Click here to compare Rates!

## North American Rate Report



### NAC FoundationChoice<sup>SM</sup> Fixed Annuity

- Guaranteed interest rate for **FIRST THREE YEARS** on initial premium, annually declared thereafter
  - 7-Year Product - **1.90%** High Band
  - 10-Year Product - **2.30%** High Band
- 7 and 10 year surrender schedule options

### NAC FoundationChoice<sup>SM</sup> Plus Fixed Annuity

- Guaranteed first year interest rate on initial premium, annually declared thereafter
  - 7-Year Product - 1.80% High Band
  - 10-Year Product - 2.15% High Band
- 7 and 10 year surrender schedule options

**QUESTIONS? Call Sales Support**  
**866-322-7066**

[www.NorthAmericanCompany.com](http://www.NorthAmericanCompany.com)

## Quick Links:

### FIXED ANNUITY:

**NAC FoundationChoice**

**NAC FoundationChoice Plus**

### FIXED INDEX ANNUITIES:

**North American Charter<sup>®</sup> Plus** 10- and 14-Year

*Rate Variations by State:*

North American Charter Plus 10-Year (CT)

**North American Charter<sup>®</sup> Plus II** 10-Year (AK, MO, MN, OR, PA, UT, VA, WA)

**NAC BenefitSolutions<sup>®</sup>** 10- and 14-Year

*Rate Variations by State:*

NAC BenefitSolutions 10-Year (CT, FL, IN, MD, MS, NV, OH, OK, SC, TX)

NAC BenefitSolutions 14-Year (FL, IN, MD, MS)

**NAC BenefitSolutions<sup>®</sup> II** 7-Year (AK, MN, MO, OR, PA, UT, VA, WA)

**NAC RetireChoice<sup>®</sup>** 10- and 14-Year

*Rate Variations by State:*

NAC RetireChoice 10-Year (OH, OK, UT)

**NAC IncomeChoice<sup>®</sup>** 7- and 10-Year

*Rate Variations by State:*

NAC IncomeChoice 10-Year (OH, TX)

**Performance Choice<sup>®</sup>** 12 Plus, 12-, 8 Plus, 8-Year

*Rate Variations by State:*

Performance Choice 8 Plus, 8-Year (UT)

### MULTI-YEAR GUARANTEE ANNUITIES:

**North American Guarantee Choice<sup>SM</sup>** 3-, 4-, 5-, 6-, 7-, 8-, 9-, and 10-Year

**North American Guarantee Choice<sup>SM</sup> II** 3-, 4-, 5-, 6-, 7-, 8-, 9-, and 10-Year

(AK, MN, MO, NV, OH, OK, OR, UT, VA, WA)

**CALL US FOR A NORTH AMERICAN INCOME<sup>®</sup> IMMEDIATE ANNUITY QUOTE**

### **BUSINESS GUIDELINES, ABBREVIATION KEY, DISCLOSURES**

**IMPORTANT:** Not all products, index options, or surrender charge periods are approved in all states. Please review the state availability chart for state variations by product, index and term. Refer to the product disclosure or contract for minimum guaranteed fixed rates and minimum/maximum crediting method rates.

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ANNUITY SERVICE CENTER: 4350 Westown Parkway, West Des Moines, IA 50266

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Fixed Annuity

**NAC FoundationChoice<sup>SM</sup> and NAC FoundationChoice<sup>SM</sup> Plus - Available 1-10-17**

<i>Click on each year below for more product info!</i>	7 Year High Band	7 Year Low Band	10 Year High Band	10 Year Low Band
MNL FoundationChoice (7-Year, 10 Year)	1.90%	1.70%	2.30%	2.10%
MNL FoundationChoice Plus (7-Year, 10 Year)	1.80%	1.60%	2.15%	1.95%

High Band: \$200,000 or More; Low Band: Less Than \$200,000

Fixed Index Annuities

**North American Charter<sup>®</sup> Plus**

<i>Click on each year for more product info!</i>		10-YEAR	14-YEAR
S&P 500 <sup>®</sup>	DA Index Margin (No Cap)	3.60%	3.35%
	MPP Index Cap Rate	1.35%	1.40%
	APP Index Cap Rate	2.60%	2.80%
	APP Participation Rate (No Cap)	25%	25%
S&P 500 <sup>®</sup> LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	3.35%	3.10%
S&P 500 <sup>®</sup> LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	4.25%	3.95%
NASDAQ-100 <sup>®</sup>	MPP Index Cap Rate	1.30%	1.35%
FIXED ACCOUNT RATE		1.55%	1.65%
PREMIUM BANDS:		\$75,000+ Initial Premium	\$20,000-\$74,999 Initial Premium
PREMIUM BONUS		7.00%	5.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.65%	6.62%
CONNECTICUT STATE VARIATION:	PREMIUM BONUS	2.00%	NA
	FIXED ACCOUNT 1ST-YEAR YIELD	3.58%	NA

**North American Charter<sup>®</sup> Plus II Rates for AK, MO, MN, OR, PA, UT, VA, WA**

<i>Click on each year for more product info!</i>		10-YEAR
S&P 500 <sup>®</sup>	DA Index Margin (No Cap)	3.60%
	MPP Index Cap Rate	1.35%
	APP Index Cap Rate	2.60%
	APP Participation Rate (No Cap)	25%
S&P 500 <sup>®</sup> LOW VOLATILITY DAILY RISK CONTROL 5% (Not available in all states)	APP Index Margin (No Cap)	3.35%
S&P 500 <sup>®</sup> LOW VOLATILITY DAILY RISK CONTROL 8% (Not available in all states)	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	4.25%
NASDAQ-100 <sup>®</sup>	MPP Index Cap Rate	1.30%
FIXED ACCOUNT RATE		1.55%
PREMIUM BANDS:		\$75,000+ Initial Premium
PREMIUM BONUS		5.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		6.62%

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Annuity

Fixed Index Annuities

**NAC BenefitSolutions®**

<i>Click on each year for more product info!</i>		<a href="#">10-YEAR</a>	<a href="#">14-YEAR</a>
S&P 500®	MA Participation Rate (No Cap)	60%	75%
	MPP Index Cap Rate	1.45%	1.90%
	APP Index Cap Rate	3.70%	4.70%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	2.50%	1.50%
DJIA®	MA Participation Rate (No Cap)	60%	75%
NASDAQ-100®	MPP Index Cap Rate	1.35%	1.70%
FIXED ACCOUNT RATE		1.60%	2.15%

**NAC BenefitSolutions®**

**STATE VARIATIONS:**

*Click on each year for more product info!*

		<a href="#">10-YEAR</a>	<a href="#">14-YEAR</a>
		Rates for CT, DE, FL, IN, MD, MS, NV, OH, OK, SC, TX	Rates for FL, IN, MD, MS
S&P 500®	MA Participation Rate (No Cap)	55%	70%
	MPP Index Cap Rate	1.35%	1.80%
	APP Index Cap Rate	3.60%	4.35%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	2.60%	2.15%
DJIA®	MA Participation Rate (No Cap)	60%	70%
NASDAQ-100®	MPP Index Cap Rate	1.60%	1.65%
FIXED ACCOUNT RATE		1.50%	2.00%

**NAC BenefitSolutions® II**

Rates for AK, MN, MO, OR, PA, UT, VA, WA

*Click on each year for more product info!*

		<a href="#">7-YEAR</a>
S&P 500®	MA Participation Rate (No Cap)	55%
	MPP Index Cap Rate	1.35%
	APP Index Cap Rate	3.60%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	2.60%
DJIA®	MA Participation Rate (No Cap)	60%
NASDAQ-100®	MPP Index Cap Rate	1.60%
FIXED ACCOUNT RATE		1.50%

Fixed Index Annuities

NAC RetireChoice® State Variation: In OH, OK and UT no 14-Year		State Variations:							
		10-YEAR				14-YEAR			
		OH, OK		UT		10-YEAR		10-YEAR	
High Band: \$250,000 or More; Low Band: \$20,000 – \$249,999 <i>Click on each year for more product info!</i>		High Band	Low Band	High Band	Low Band	High Band	Low Band	High Band	Low Band
S&P 500®	MA Participation Rate (No Cap)	60%	55%	65%	60%	55%	50%	50%	45%
	MPP Index Cap Rate	1.65%	1.55%	1.80%	1.65%	1.55%	1.45%	1.45%	1.35%
	Biennial PTP Index Cap Rate	8.10%	7.40%	9.05%	8.10%	7.40%	6.75%	6.75%	6.05%
	APP Index Cap Rate	3.50%	3.20%	3.90%	3.50%	3.20%	2.90%	2.90%	2.65%
	IPT Declared Rate	3.90%	3.65%	4.25%	3.90%	3.65%	3.35%	3.35%	3.10%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	2.25%	2.60%	1.85%	2.25%	2.60%	3.25%	3.25%	4.00%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	3.00%	3.40%	2.55%	3.00%	3.40%	3.85%	3.85%	4.95%
S&P MIDCAP 400®	MA Participation Rate (No Cap)	50%	45%	55%	50%	45%	45%	45%	40%
	APP Index Cap Rate	3.25%	3.00%	3.65%	3.25%	3.00%	2.65%	2.65%	2.40%
DJIA®	MA Participation Rate (No Cap)	60%	55%	65%	60%	55%	50%	50%	45%
	APP Index Cap Rate	3.40%	3.10%	3.80%	3.40%	3.10%	2.80%	2.80%	2.50%
NASDAQ-100®	MPP Index Cap Rate	1.60%	1.50%	1.75%	1.60%	1.50%	1.40%	1.40%	1.30%
	APP Index Cap Rate	3.30%	3.00%	3.70%	3.30%	3.00%	2.70%	2.70%	2.45%
LBMA AFTERNOON (PM) GOLD PRICE	APP Index Cap Rate	3.85%	3.50%	4.00%	3.85%	3.50%	3.15%	3.15%	2.85%
FIXED ACCOUNT RATE		2.00%	1.85%	2.20%	2.00%	1.85%	1.70%	1.70%	1.55%
PREMIUM BONUS		2.50%	2.50%	3.00%	3.00%	2.50%	2.50%	2.50%	2.50%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		4.55%	4.39%	5.26%	5.06%	4.39%	4.24%	4.24%	4.08%

North American Guarantee Choice <sup>SM</sup> Multi-Year Guarantee Annuity		
High Band: \$200,000 or More; Low Band: Less Than \$200,000		
<a href="#">Click here for more product info!</a>	High Band	Low Band
3-YEAR	1.85%	1.55%
4-YEAR	2.05%	1.80%
5-YEAR	2.70%	2.45%
6-YEAR	2.45%	2.20%
7-YEAR	2.70%	2.45%
8-YEAR	2.85%	2.65%
9-YEAR	2.95%	2.75%
10-YEAR	3.05%	2.85%

North American Guarantee Choice <sup>SM</sup> II Multi-Year Guarantee Annuity		
Available in AK, MN, MO, NV, OH, OK, OR, UT, VA, and WA		
High Band: \$200,000 or More; Low Band: Less Than \$200,000		
<a href="#">Click here for more product info!</a>	High Band	Low Band
3-YEAR	1.80%	1.50%
4-YEAR	2.00%	1.75%
5-YEAR	2.65%	2.40%
6-YEAR	2.40%	2.15%
7-YEAR	2.65%	2.40%
8-YEAR	2.80%	2.60%
9-YEAR	2.90%	2.70%
10-YEAR	3.00%	2.80%

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Fixed Index Annuities

NAC IncomeChoice® (Includes Threshold Participation Strategy) CA, OH, TX use standard 7-year rates						State Variations:				
						CA	OH	TX		
High Band: \$250,000 or More; Low Band: \$20,000 – \$249,999 <i>Click on each year for more product info!</i>			7-YEAR High Band	7-YEAR Low Band	10-YEAR High Band	10-YEAR Low Band	10-YEAR Low Band	10-YEAR High Band	10-YEAR	10-YEAR
S&P 500®	MPP Index Cap Rate		1.50%	1.40%	1.55%	1.45%			1.45%	1.45%
	APP Index Cap Rate		3.00%	2.70%	3.20%	2.90%			2.90%	2.90%
	APP Participation Rate (No Cap)		30%	25%	30%	30%			30%	30%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	8.00%	8.00%	8.00%	8.00%	Temporarily Unavailable		8.00%	8.00%
		Base Participation Rate	40%	35%	50%	40%			40%	40%
		Enhanced Participation Rate	110%	110%	115%	115%			115%	115%
	APP Index Margin (No Cap)	3.35%	3.95%	2.50%	3.00%			3.00%	3.00%	
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)		3.75%	4.20%	3.40%	3.80%		3.80%	3.80%	
FIXED ACCOUNT RATE			1.75%	1.55%	1.85%	1.70%			1.70%	1.70%
GLWB BONUS			5.00%	5.00%	5.00%	5.00%			5.00%	5.00%

NAC IncomeChoice® 10 HI, PA			10-YEAR	
High Band: \$250,000 or More; Low Band: \$20,000 – \$249,999			High Band	Low Band
S&P 500®	MA Participation Rate (No Cap)		55%	50%
	MPP Index Cap Rate		1.55%	1.45%
	APP Index Cap Rate		3.20%	2.90%
	3-Year MA Participation Rate (No Cap)		90%	85%
	IPT Declared Rate		3.65%	3.35%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5% <i>(Not available in PA)</i>	APP Index Margin (No Cap)		2.50%	3.00%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8% <i>(Not available in PA)</i>	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)		3.40%	3.80%
S&P MIDCAP 400®	MA Participation Rate (No Cap)		45%	45%
	APP Index Cap Rate		3.00%	2.70%
DJIA®	MA Participation Rate (No Cap)		55%	50%
	APP Index Cap Rate		3.10%	2.80%
NASDAQ-100®	MPP Index Cap Rate		1.50%	1.40%
	APP Index Cap Rate		3.00%	2.75%
LBMA AFTERNOON (PM) GOLD PRICE			3.50%	3.20%
FIXED ACCOUNT RATE			1.85%	1.70%
GLWB BONUS			5.00%	5.00%

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Annuity

North American Company  
for Life and Health Insurance

Fixed Index Annuities

Performance Choice® 12 Plus, 12, 8 Plus, 8			State Variation:					
			UT (No 12, 12 Plus)					
<i>Click on each year for more product info!</i>			12 Plus	12	8 Plus	8	8 Plus	8
S&P 500®	MPP Index Cap Rate		1.50%	1.90%	1.45%	1.85%	1.40%	1.60%
	APP Index Cap Rate		3.10%	4.10%	3.00%	4.00%	2.85%	3.35%
	IPT Declared Rate		3.55%	4.45%	3.45%	4.35%	3.30%	3.80%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	8.00%	5.00%	8.00%	5.00%	8.00%	7.00%
		Base Participation Rate	45%	50%	45%	50%	40%	50%
		Enhanced Participation Rate	115%	125%	115%	120%	115%	120%
	APP Index Margin (No Cap)		2.70%	1.65%	2.85%	1.75%	3.00%	2.40%
S&P MIDCAP 400®	APP Index Cap Rate		2.90%	3.85%	2.80%	3.70%	2.60%	3.15%
DJIA®	APP Index Cap Rate		3.05%	4.05%	3.00%	3.90%	2.75%	3.30%
NASDAQ-100®	MPP Index Cap Rate		1.45%	1.80%	1.45%	1.75%	1.35%	1.55%
	APP Index Cap Rate		3.00%	3.90%	2.85%	3.75%	2.65%	3.15%
RUSSELL 2000®	APP Index Cap Rate		3.00%	3.90%	2.85%	3.80%	2.65%	3.20%
EURO STOXX 50®	APP Index Cap Rate		3.50%	4.70%	3.40%	4.50%	3.15%	3.80%
HANG SENG	APP Index Cap Rate		3.70%	5.00%	3.55%	4.75%	3.30%	4.00%
FIXED ACCOUNT RATE			1.80%	2.30%	1.75%	2.25%	1.65%	2.00%
PREMIUM BONUS			7.00%	NA	4.00%	NA	2.00%	NA
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)			8.92%	NA	5.82%	NA	3.68%	NA

Boomer Annuity® <i>Click here for more product info!</i>			
	1ST-YEAR RATE	PREMIUM BONUS (First 5 years)	1ST-YEAR YIELD (Fixed Rate + Premium Bonus)
RATE	1.60%	5.00%	6.68%

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Fixed Index Annuities

<b>North American Precision Series® Available only in HI, PA</b>			
<i>Click on each year for more product info!</i>		<a href="#">10-YEAR</a>	<a href="#">14-YEAR</a>
S&P 500®	DA Participation Rate	45%	45%
	MPP Index Cap Rate	1.25%	1.30%
	APP Participation Rate	30%	25%
	APP Index Cap Rate	3.50%	4.25%
S&P MIDCAP 400®	DA Participation Rate	35%	35%
	APP Participation Rate	25%	25%
	APP Index Cap Rate	3.50%	4.00%
DJIA®	DA Participation Rate	45%	45%
	APP Participation Rate	25%	25%
	APP Index Cap Rate	3.50%	4.25%
NASDAQ-100®	MPP Index Cap Rate	1.20%	1.25%
	APP Participation Rate	30%	25%
	APP Index Cap Rate	2.75%	3.00%
RUSSELL 2000®	DA Participation Rate	30%	30%
	APP Participation Rate	25%	30%
	APP Index Cap Rate	3.00%	3.00%
EURO STOXX 50®	APP Participation Rate	30%	30%
	APP Index Cap Rate	3.50%	3.75%
HINDSIGHT INDEX STRATEGY®	APP Participation Rate	25%	25%
	APP Index Cap Rate	3.00%	3.00%
FIXED ACCOUNT RATE		1.40%	1.45%
PREMIUM BONUS		5.00%	8.00%
FIXED ACCOUNT 1ST-YEAR YIELD (Fixed Rate + Premium Bonus)		6.47%	9.56%

<b>North American Charter® Available only in HI, PA</b>			
<i>Click on each year for more product info!</i>		<a href="#">10-Year</a>	<a href="#">14-Year</a>
S&P 500®	DA Index Cap Rate	2.60%	2.75%
	MPP Index Cap Rate	1.25%	1.30%
	APP Index Cap Rate	2.35%	2.45%
S&P MIDCAP 400®	DA Index Cap Rate	2.35%	2.45%
	APP Index Cap Rate	2.10%	2.20%
DJIA®	DA Index Cap Rate	2.40%	2.55%
	APP Index Cap Rate	2.25%	2.35%
NASDAQ-100®	MPP Index Cap Rate	1.20%	1.25%
	APP Index Cap Rate	2.15%	2.25%
RUSSELL 2000®	DA Index Cap Rate	2.30%	2.40%
	APP Index Cap Rate	2.15%	2.25%
EURO STOXX 50®	APP Index Cap Rate	2.55%	2.70%
HINDSIGHT INDEX STRATEGY®	APP Index Cap Rate	2.00%	2.00%
FIXED ACCOUNT RATE		1.40%	1.45%
PREMIUM BONUS		5.00%	8.00%
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)		6.47%	9.56%

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## New Business Guidelines

Applications must be received prior to the effective date to hold previous rates. For rates on 1035 Exchanges/Transfers, the applicant will receive the greater interest rate in effect at the application received date or receipt of premium at the Home Office, if received within 45 days. If the 45th date is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates, Index Cap Rates, Participation Rates, Index Margins, and Declared Performance Rates. Funds received after 45 days will receive the applicable rates that are in effect at the time of receipt. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice.

### DISCLOSURES

**PREMIUM BONUS:** Premium bonus may vary by annuity product and surrender charge period selected. Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins 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 credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins.

**SURRENDER CHARGE:** A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

\*GLWB: GLWB Bonus and GLWB Stacking Roll-Up Credit are not applied to the Accumulation Value, only to the GLWB Value, which is used to determine the lifetime payment amount. The GLWB value is not available for withdrawal, surrender or as a death benefit. There is no GLWB Stacking Roll-Up Credit in years when a withdrawal is taken or lifetime income payments have been elected. GLWB Stacking Roll-Up Credit is available if a Required Minimum Distribution (RMD) is required.

**INDEX CAP RATES/PARTICIPATION RATES/INDEX MARGINS:** Index Cap Rates, Participation Rates, and Index Margins apply to the Index Accounts only. They do not apply to the Fixed Account.

North American products are issued on form series LS116A, LC/LS155A, LC/LS156A, LC/LS158A, LC/LS160A, NC/NA1000A, NC/NA1004A, NC/NA1006A, NC/NA1007A, ICC12-NA1002A, ICC14-NA-1006A, ICC16-NA1009A/NA1004A and NA1010A/ICC16-NA1010A.MVA or appropriate state variations by North American Company for Life and Health Insurance®, West Des Moines, Iowa. The Hindsight Index Strategy® is issued on Endorsement forms LR444A, LR445A or LR447A and is available on annuity forms LC/LS155A, LC/LS156A and LC/LS160A or appropriate state variations by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Not all products and/or features are approved in all states. Rates are subject to change. The Income Pay® Plus is an optional guaranteed lifetime withdrawal benefit (GLWB) rider available for an additional charge at the time of application on certain fixed index annuities on form AE575A (rider) and SP575B (spec page) or appropriate state variation.

**INDEX ACCOUNTS:** For the Hindsight Index Strategy®, 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® consists of the S&P 500®, EURO STOXX 50® and the Russell 2000®.

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## Abbreviation Key

APP = Annual Point to Point  
DA = Daily Average  
IPT = Inverse Performance Trigger  
MA = Monthly Average  
MPP = Monthly Point to Point  
PTP = Point to Point  
(No Cap) = Subject to Index Margin or Participation Rate Limitations

methodology as used currently.

The Gold Price Index Option credits interest based on the change in the price of gold per troy ounce in US Dollars as established by the London Bullion Market Association (LBMA) Afternoon (PM) Gold Price and administered by the ICE Benchmark Administration (IBA). The LBMA Afternoon (PM) Gold Price is available at the website <http://www.lbma.org.uk/pricing-and-statistics>. We reserve the right to add, remove or revise availability of the Gold Price Index Option, or to substitute a different widely published benchmark for the price of gold for the use in the Gold Price Index Option. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.

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