

Effective January 11, 2018

CapitalEliteSM 10 and PrimePath[®] Series

Fixed Index Annuity

Interest Rate Sheet



Summary of changes:

CapitalElite 10: All rates changed excluding the GLWB Bonus

PrimePath: All rates changed excluding the Morgan Stanley Dynamic Balance strategies

CapitalElite 10 Interest Crediting Rates

		High Band \$75,000 or More	Low Band \$20,000 – \$74,999
S&P 500 [®]	MPP Index Cap Rate	1.50%	1.25%
	APP Index Cap Rate	4.00%	3.50%
	APP Participation Rate (No Cap)	45%	35%
S&P MARC 5% ER	APP Index Margin (No Cap)	1.70%	2.60%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	APP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	5.00%
		Base Participation Rate	30%
		Enhanced Participation Rate	105%
	APP Index Margin (No Cap)	3.00%	3.85%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)	4.10%	5.05%
FIXED ACCOUNT RATE		1.70%	1.40%
GLWB BONUS		1.00%	1.00%

PrimePath Interest Crediting Rates

		PrimePath 9	PrimePath 12
S&P 500 [®]	MPP Index Cap Rate	1.20%	1.50%
	APP Index Cap Rate	3.00%	4.00%
	APP Participation Rate (No Cap)	32%	45%
S&P MARC 5% ER	APP Index Margin (No Cap)	3.30%	1.70%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	4.55%	3.00%
MORGAN STANLEY DYNAMIC BALANCE	Annual Point-to-Point Index Margin (No Cap)	2.65%	1.65%
	3-Year Point-to-Point Index Margin (No Cap)*	0.50%	0.00%
FIXED ACCOUNT RATE		1.30%	1.70%

*1-year margin is shown; 3-Year margin is margin shown x3

Please refer to the product disclosure or annuity contract for details on minimum guaranteed fixed rates and minimum/maximum crediting method rates.



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For more information on product availability, forms and interest rates in your state, contact your Elite IMO Marketer.

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Effective December 12, 2017

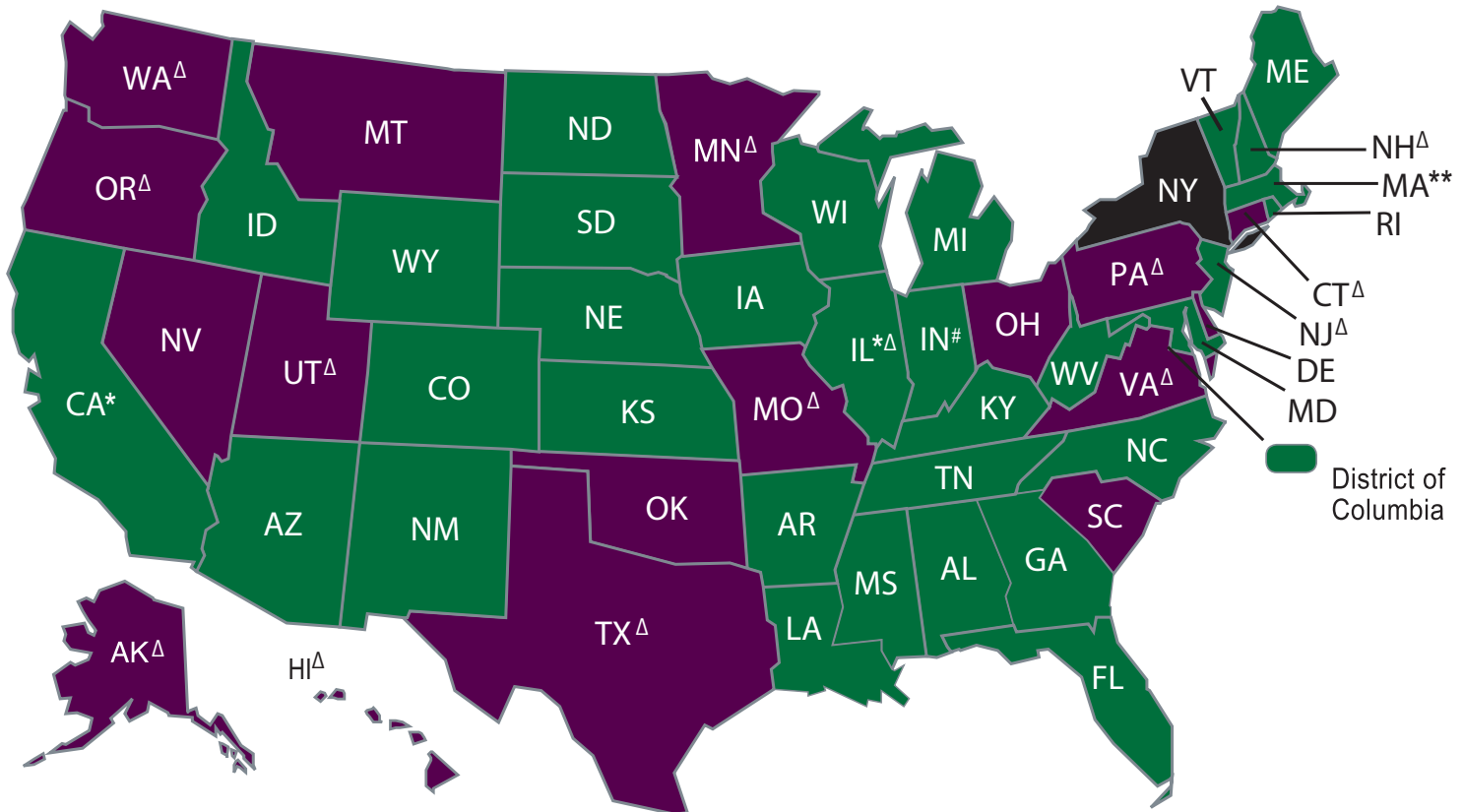
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State Availability Chart



Our product features vary by state including interest rates, waiver and index availability, issue ages, and more. This state availability chart along with the forms chart and interest rates are vital to understanding state approvals and product feature variations in your state.



■ CapitalElite 10 and PrimePath 9 and 12 Available

■ CapitalElite 10 and PrimePath 9 Available

* LPA Multiplier Not Available in CA for PrimePath 9 and 12, and IL for PrimePath 12. Issue ages in CA are reduced to ages 40-52 for PrimePath 12.

** Nursing Home Confinement Waiver Not Available in MA

S&P Multi-Asset Risk Control 5% Excess Return Index Not Available in IN

Δ 403(b) business is not available on CapitalElite 10 in all states and PrimePath 9 in AK, CT, HI, IL, MN, MO, NH, NJ, OR, PA, UT, TX, VA, WA

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Required Training

Required training on our products can be found on our website under the Training Center or on RegEd at <https://secure.reged.com/TrainingPlatform>.

New Business Guidelines

Applications must be received in the Home Office 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 and Index Margins. 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.

Products are issued by North American Company for Life and Health Insurance®, West Des Moines, IA. Product features, riders and index options may not be available in all states or appropriate for all clients. See product brochure, disclosure and state approval chart for further details and limitations. The PrimePath® is issued on form NC/NA1008A/ICC16-NA1008A.MVA (certificate/contract). The CapitalElite™ 10 is issued on form NC/NA1004A, ICC16-NA1007A.MVA/ NA1007A (certificate/contract).

Index Disclosures

The "S&P 500®", "S&P Multi-Asset Risk Control 5% Excess Return Index", "S&P 500® Low Volatility Daily Risk Control 5% Index", "S&P 500® Low Volatility Daily Risk Control 8% Index" and "DJIA®" Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by North American Company for Life and Health Insurance® ("the Company"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by the Company. PrimePath® ("Product") is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the PrimePath or any member of the public regarding the advisability of investing in securities generally or in this Product particularly or the ability of these Indices to track general market performance. S&P Dow Jones Indices only relationship to North American with respect to these Indices is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Indices are determined, composed and calculated by S&P Dow Jones Indices without regard to North American or the Product. S&P Dow Jones Indices has no obligation to take the needs of the Company or the owners of this Product into consideration in determining, composing or calculating these Indices. S&P Dow Jones Indices is not responsible for and have not participated in the determination of the prices, and amount of PrimePath or the timing of the issuance or sale of this Product or in the determination or calculation of the equation by which the Product is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Product. There is no assurance that investment products based on these Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

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