



Annuity

Fixed Index Annuity Options

Flexibility in Planning for your Retirement



Insurance...So you can sleep at night

Fixed Index Annuities (FIA) can be a valuable planning vehicle for retirement savings¹. They offer the safety and guarantees that you expect along with growth opportunity to help build your retirement savings. North American's Fixed Index Annuities help provide peace of mind by offering:

- Tax Deferral²
- Liquidity Options
- Annuity Payout Options
- Full Accumulation Value at Death
- Ability to Avoid Probate
- Fixed Account Option

These important features can be found in each North American Fixed Index Annuity.

Fixed Index Annuities also offer a unique opportunity to earn interest linked to the growth of various stock market indices without experiencing the downside risk. The Interest Credits for a Fixed Index Annuity will not mirror the actual performance of the index itself, but rather the index closes (whether it be daily, monthly, annually, etc.) are used as a basis for determining what the Interest Credits will be.

It's important to understand how the components work within a Fixed Index Annuity. Fixed Index Annuities are not an investment in the stock market or applicable indices.

There are two main aspects that factor in to determining the Interest Credits, the Index Account (Crediting Method) option and the index itself.

Let's take a look at both of these features.

INDEX ACCOUNT OPTIONS

North American offers several Index Account options that can be used to calculate Interest Credits, including:

- Annual Point-to-Point
- Monthly Point-to-Point
- Biennial Point-to-Point
- Daily Averaging
- Monthly Averaging
- Inverse Performance Trigger
- 3-year Monthly Average

There are several Index Account options available within a North American Fixed Index Annuity because each Index Account option performs differently in various market scenarios. Please note that available Index Account Options vary by product.

For specific details on how each of the Index Account Options work, please reference the product-specific brochure and "How It Works: Crediting Methods" brochure (13091Z) for additional details.

INDEXES

Along with the Index Account options, the other important aspect in determining your Interest Credits is the index itself. North American offers multiple index options that allow you to remain in the driver's seat with your retirement dollars. As previously mentioned, the Interest Credits that are derived from a FIA will not mirror the actual performance of the index itself. The Interest Credits are determined based on the Index Account option chosen, the performance of the index, and will be subject to an Index Cap Rate and/or a Participation Rate depending on the product. Please refer to the product-specific brochure for specific details.

North American prides itself on being a leader in choices and flexibility. We feel it's important to offer choices in an effort to provide opportunity to maximize your retirement savings. North American offers various index options including:

- S&P MidCap 400[®]
- S&P 500[®]
- Dow Jones Industrial AverageSM
- Nasdaq-100[®]
- Russell 2000[®] Index
- Hang Seng Index
- EURO STOXX 50[®]
- Afternoon (PM) London Gold Market Fixing Price

These indices vary by product and Index Account options. Please refer to the product specific brochure to determine index availability. Please note that the indices, when used in a Fixed Index Annuity, do not include dividends.

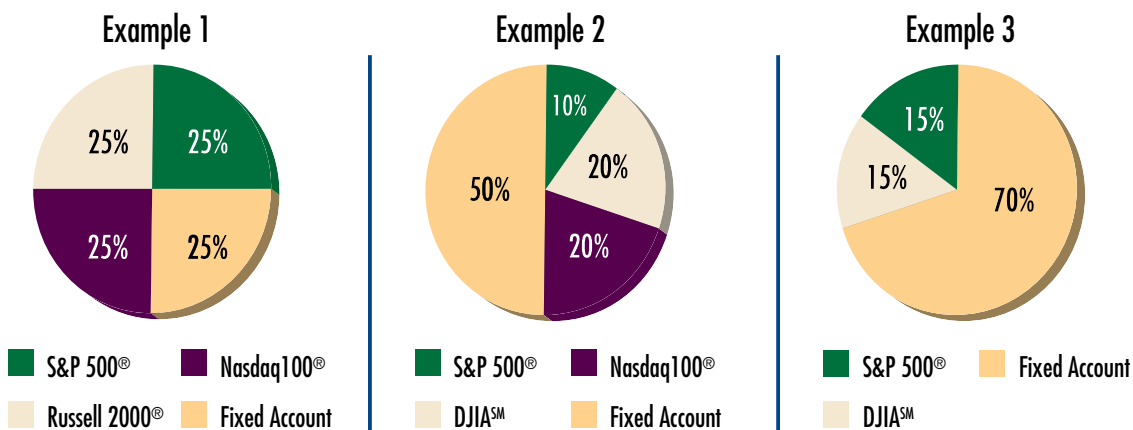
1. Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. They may not be appropriate for all clients.

2. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase. Please note that neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on your own qualified advisor.

PREMIUM ALLOCATION EXAMPLES

One of the key benefits of choosing a North American Fixed Index Annuity, is the flexibility you have with the index options. You can elect to allocate your premiums in the various index options as you see fit. Whether it's allocating all of your money in one option or spreading it out amongst the indices – the options are unlimited.

Let's take a look at a few examples:



Please note that these examples shown are not intended to suggest how you should allocate your premiums, but rather they demonstrate examples of the opportunities available to you.

ADDITIONAL INFORMATION ON EACH OF THE INDEX OPTIONS:	
STANDARD & POOR'S 500 INDEX	The S&P 500® has been widely regarded as the best single gauge of the large cap U.S. equities market since the index was first published in 1957. The index includes 500 leading companies in leading industries of the U.S. economy.
STANDARD & POOR'S MIDCAP 400	The S&P MidCap 400® provides investors with a benchmark for mid-sized companies. The index seeks to remain an accurate measure of mid-sized companies, reflecting the risk and return characteristics of the broader mid-cap universe on an on-going basis.
DOW JONES INDUSTRIAL AVERAGE (DJIA)	The oldest continuing stock market index, the DJIA is one of the most well known and widely followed indicators of the U.S. stock market in the world. It is represented by 30 of the largest U.S. stocks, including household names and leaders in their respective industries.
NASDAQ-100 INDEX	The Nasdaq-100® Index includes 100 of the largest domestic and international non-financial securities listed on The Nasdaq Stock Market based on market capitalization. The Index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology.
RUSSELL 2000	The Russell 2000® Index measures the performance of the small-cap segment of the U.S. equity universe. The Russell 2000 Index includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership.
EURO STOXX 50	The EURO STOXX 50® (Price) Index is a free-float market capitalization-weighted index of 50 European blue-chip stocks from those countries participating in the EMU. Each component's weight is capped at 10% of the index's total free float market capitalization.
HANG SENG INDEX	The Hang Seng Composite Index ("HSCI") offers a comprehensive Hong Kong market benchmark that covers companies listed on the Main Board of the Stock Exchange of Hong Kong ("SEHK"). The HSCI can be used as a basis for index funds, mutual funds as well as performance benchmarks.
GOLD PRICE (AFTERNOON (PM) LONDON GOLD MARKET FIXING PRICE – USD)	For over 80 years the London Gold Fixing has been fixing the price of gold and providing a published benchmark price that is widely used as a pricing medium by producers, consumers, investors and central banks. The London Afternoon (PM) Fixing Price of gold per troy ounce in US Dollars is established by The London Gold Market Fixing Limited.

We provide you with options to allocate your money to the various index accounts as you see fit. We also offer transfer options that allow you the opportunity to re-allocate your premiums within the various index accounts on an annual, biennial or every three year basis.

PORTRAIT OF FINANCIAL STABILITY

A.M. Best	A+ (Superior)*, °	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)°, §	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 24, 2012. For the latest rating, access www.ambest.com.

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

§ Standard and Poor's assigned its rating February 26, 2009 and affirmed on April 23, 2012.

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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 Afternoon (PM) London Gold Market Fixing Price. The Afternoon (PM) London Gold Market Fixing Price is available at the website [www.goldfixing.com], and also can be found at Bloomberg. com under the symbol [GOLDLNP: IND.] 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 should the Company in its discretion determine that the use of the Afternoon (PM) London Gold Market Fixing Price no longer is commercially reasonable. The Gold Price Index Option does not constitute a purchase of or direct investment in gold. All references to The London Gold Market Fixing prices are used with the permission of The London Gold Market Fixing Limited and have been provided for informational purposes only. The London Gold Market Fixing Limited accepts no liability or responsibility for the accuracy of the prices or the underlying product to which the prices may be referenced.



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