



THE BOOMER ANNUITY[®]



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Being part of one of the most influential groups in America, your desire to maintain your independence and freedom into the next phase of your life shouldn't be just a dream. Having lived through decades of creativity and innovation, your outlook toward the future should be just as bright. Retirement should afford you new found freedoms and opportunities to enjoy life on your own terms.

Leading the "retirement revolution," you will want a financial product that offers the features and benefits that relate to your wants and needs. With The Boomer® Annuity from North American you benefit from the advantages that a fixed annuity offers such as tax-deferred growth, the potential to avoid probate, safety of premium and income for life. In addition, The Boomer Annuity awards you a 5% bonus on premium received in the first five contract years so that you can get a head start on your retirement savings.

TAX-DEFERRAL¹

Tax-deferred growth allows your money to grow faster because you earn interest on dollars that would otherwise be paid in taxes. Your premium earns interest, the interest compounds within the Contract and the money you would have paid in taxes earns interest. This chart details the potential of a tax-deferred annuity.

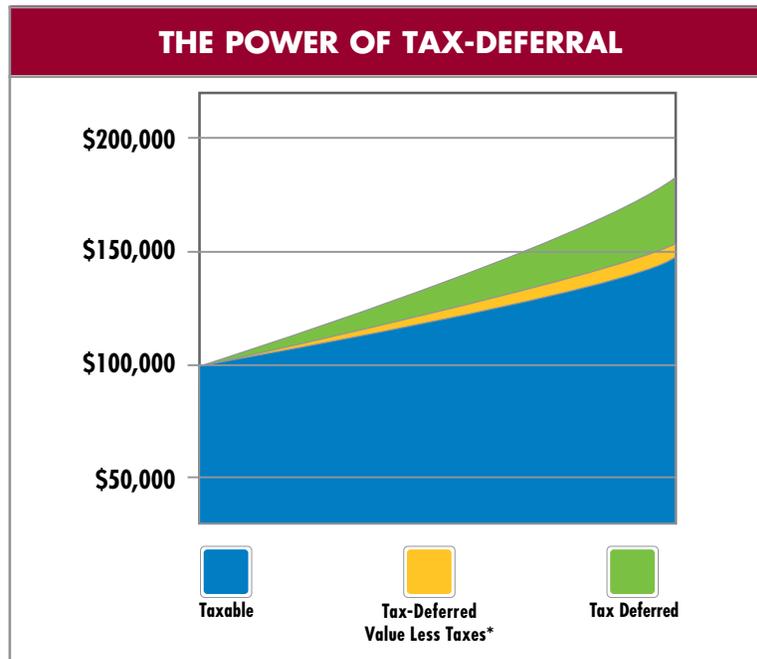


Chart is a hypothetical example of tax-deferral and assumes an initial premium of \$100,000 earning 4.00% compounded annual rate of return for 15 years. Not intended to predict or project performance. *Tax-deferred value less taxes represents the increase in value, due to tax-deferral, less taxes at an assumed rate of 33% with no surrender charge or interest adjustment applied.

1. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans.

DEATH BENEFIT

North American will pay out, as the Death Benefit, the Accumulation Value to your beneficiary upon the death of the annuitant or an owner. Your beneficiary may choose to receive the payout in either a lump sum or a series of income payments. If joint annuitants are named, the Death Benefit will be paid on the death of the second annuitant. If joint owners are named, the Death Benefit will be paid on the death of the first owner.

LIFETIME INCOME

North American can provide you with a guaranteed income stream with the purchase of your tax-deferred annuity. You have the ability to choose from several different annuity payout options, including life or a specified period. *See Annuity Payout Options on the next page for complete details.*

MAY AVOID PROBATE

By naming a beneficiary, you may minimize the delays, expense and publicity often associated with probate. Your designated beneficiary receives death proceeds in either a lump sum or a series of income payments. Please consult with and rely on your own legal or tax advisor.



ANNUITY PAYOUT BONUS

With an annuity payment option, you will enjoy freedom from money or management concerns. The Boomer Annuity can provide security in that your payments will never fluctuate, even in the event of a market downturn. Plus, your premium, and applicable bonus, will earn a competitive interest rate while you receive an income.

BONUS/SURRENDER CHARGE OPTIONS		
	PREMIUM BONUS	ANNUITY PAYOUT BONUS
	To get a head start on your retirement savings, North American awards you a premium bonus.	If you elect an annuity payout option during the years specified in your Contract, the following bonus will be added to your Accumulation Value.
1-5 YEARS	5% on all premium payments received during first five contract years	Not Applicable
8-10 YEARS	Not Applicable	2%
10+ YEARS	Not Applicable	5%

ACCESS YOUR MONEY

Emergencies do arise, and access to your money is always an important concern. The Boomer annuity offers a variety of liquidity features.

For additional withdrawals prior to the end of the surrender charge period, surrender charges may apply. Withdrawals will be treated as ordinary income and if taken prior to age 59½ may be subject to a 10% IRS penalty. Withdrawals from your Contract will also reduce your Accumulation Value accordingly.

ANNUITY PAYOUT OPTIONS

Should you decide to receive an income from your annuity after the surrender charge period, you will have several annuity payout options from which to choose. Annuity payout options are a benefit of deferred annuities, but are not a requirement with The Boomer Annuity. Please refer to the chart on the right for annuity payout options available to you.

With non-qualified plans, a portion of each income payment represents a return of premium that is not taxable, thus reducing your tax liabilities.

By current Company practice, you may receive an income from the Accumulation Value after the first year (without surrender charges or Interest Adjustment) if you choose a Life Income option during the surrender charge period or if the annuity has been in force for at least five years and payments are received over at least a ten-year period.

INCOME OPTIONS

With the exception of Life Income options, income options are available for:

- A minimum of 5 years, or
- A maximum of 20 years.

The following options are available:

- Income for a Specified Period
- Income for a Specified Amount
- Life Income with a Period Certain
- Life Income
- Joint and Survivor Life Income

All options are available after the surrender charge period.

PENALTY-FREE WITHDRAWALS²

The Boomer Annuity allows you to take a penalty-free withdrawal (also known as Penalty-Free Partial Surrenders) of up to 5% of your current Accumulation Value once each year after the first contract anniversary, without incurring any surrender charges or Interest Adjustment. Any amount in excess of 5% will be assessed a surrender charge and may be subject to an Interest Adjustment. Surrender charges and Interest Adjustments on IRS-Required Minimum Distributions exceeding the 5% penalty-free withdrawal amount will be waived by current Company practice.

NURSING HOME CONFINEMENT RIDER³

After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal amount by 10% of the Accumulation Value each year while the annuitant is confined. This rider is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge.

SURRENDER CHARGES	CONTRACT YEAR	10-YEAR SURRENDER CHARGE
<p>Surrender charges allow the Company to invest your money on a long-term basis and credit higher yields than possible with a similar annuity of shorter term. A surrender charge is assessed on any amount withdrawn, whether as a partial or full surrender, that exceeds the penalty-free amount. However, surrender charges on any portion of an IRS-Required Minimum Distribution exceeding the 5% penalty-free amount are waived by current Company practice. This table details the declining charges. Additional premiums deposited into existing contracts will maintain the surrender charge schedule set forth by the initial premium. Certain payout options may incur a surrender charge.</p> <p>Note: Please keep in mind that a surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state. Consult your Annuity Disclosure Statement for details specific to your state.</p>	1	15%
	2	14%
	3	13%
	4	12%
	5	11%
	6	10%
	7	8%
	8	6%
	9	4%
	10	2%

2. Withdrawals taken prior to age 59½ may be subject to a 10% IRS penalty.

3. This rider may not be available in all states, please contact your sales representative for state availability. If joint annuitants are named on the annuity, this rider will apply to the first annuitant who qualifies for the benefit

INTEREST ADJUSTMENT⁴

The Boomer Annuity also includes an Interest Adjustment, which may decrease or increase your Surrender Value, depending on the change in interest rates since your annuity purchase.

Due to the mechanics of an Interest Adjustment feature, the Surrender Value generally decreases as interest rates rise. Likewise, when interest rates have decreased over a period of time, the Surrender Value generally increases. However, the Interest Adjustment is limited to the interest credited to the Accumulation Value.

This adjustment is applied only during the surrender charge period to surrenders that exceed the applicable penalty-free amount. Interest Adjustments on any portion of IRS-Required Minimum Distributions in excess of the penalty-free amount are waived by current Company practice.

SURRENDER VALUE

The Surrender Value is the amount that is available at the time of surrender. The Surrender Value is equal to the Accumulation Value, subject to the Interest Adjustment, less applicable surrender charges and state premium taxes. The Surrender Value will never be less than the minimum requirements set forth by state laws at the time of issue in the state where the Contract is delivered.

⁴ Interest Adjustment is not available in all states.

PLEASE NOTE:

This brochure is for solicitation purposes only. Please refer to your Contract for any other specific information. With every contract that North American issues there is a free-look period. This gives you the right to review your entire Contract and if you are not satisfied, return it and have your premium returned.

Premium taxes: Accumulation Value will be reduced for premium taxes as required by the state of residence. The Boomer Annuity[®] is issued on form LC158A (group certificate), LS158A (individual contract) and LR342A, LR343A, LR344A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance[®], West Des Moines, Iowa. This products, its features and rider may not be available in all states.

SPECIAL NOTICE REGARDING THE USE OF A LIVING TRUST AS OWNER OR BENEFICIARY OF THIS ANNUITY.

The use of living trusts in connection with an annuity contract can be a valuable planning mechanism. However, a living trust is not appropriate when mass-produced in connection with the sale of an insurance product. We strongly suggest you seek the advice of your qualified legal advisor concerning the use of a trust with an annuity contract.

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 a qualified advisor. Under current law, annuities grow tax deferred. Annuities may be subject to taxation during the income or withdrawal phase. The tax-deferred feature is not necessary for a tax-qualified plan. In such instances, you should consider whether other features, such as the Death Benefit, lifetime annuity payments and optional riders make the Contract appropriate for your needs.

COMPANY FINANCIAL STRENGTH

All North American tax-deferred annuities are backed by the financial strength of the Company's investment portfolio, which emphasizes high-quality bonds that provide safety, liquidity and competitive interest rates. In states where this product is approved, North American maintains reserves equal to those required by state regulation.

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 awarded its rating on February 26, 2009 and affirmed on April 23, 2012.

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.

www.nacannuity.com

NORTH AMERICAN COMPANY
FOR LIFE AND HEALTH INSURANCE®

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NOT FDIC INSURED.
NO BANK GUARANTEE.