

# North American Company's Annuity Hot Picks II

## Charter & Precision Series

American Brokerage Services, Inc. 1-888-ABS-3131 (toll free)

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Product	Current & Guaranteed Rates		Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
<b>North American Company</b>							
Charter Series 7-FPDA			Best A+ Fitch AA- S&P AA				
Not available in AL,DE,NY,OR,UT		Daily Average	Annual Pt-to-Pt	\$10,000 NQ \$2,000 Q	10% Free Withdrawal each year after 1st year	7 Years 10-9-8-7-6-4-2	0-85 <b>8.50%</b> 6.37% Ages 76-80 4.25% Ages 81-85
<i>No non profits</i>	S&P 500	8.90%	8.15%			Nursing Home rider where available (plus or minus MVA)	1% less in: VA & MN
	DJIA	7.75%	6.90%		100% Participation Guaranteed!		
	S&P Midcap 400	8.00%	6.60%				
	Russell 2000	8.65%	6.70%				
	NASDAQ-100	N/A	6.70%		Guar min is 3.00% on 87.5% of premium		
	DJ Euro STOXX	N/A	6.75%		1 x Life Annuitization or 5 x 10 Annuitization Optional (AV)		
	Hindsight Indx Strgy	N/A	4.60%				
	Lehman Brothers	N/A	3.75%				
	S&P 500 MP2P Cap		3.45%				
	NASDAQ-100 P2P Cap		2.60%				
	Fixed Account		3.40%				
<b>Charter Series 10-FPDA</b>							
6% Premium Bonus for premiums in Yrs. 1-7			Daily Average	Annual Pt-to-Pt	\$10,000 NQ \$2,000 Q	10% Free Withdrawal each year after 1st year	10 Years 15-14-13-12-11-10-9-8-6-4-2
10.62% 1st Year Yield	S&P 500	8.30%	7.40%			Nursing Home rider where available (plus or minus MVA)	0-79 <b>8.50%</b> 6.37% Ages 76-79
	DJIA	7.05%	6.20%		100% Participation Guaranteed!		1% less in: VA & MN
	S&P Midcap 400	7.10%	5.90%				
	Russell 2000	7.80%	6.00%				
	NASDAQ-100	N/A	6.00%		Guar min is 3.00% on 87.5% of premium		1 x Life Annuitization or 5 x 10 Annuitization Optional (AV)
	DJ Euro STOXX	N/A	6.20%				
	Hindsight Indx Strgy	N/A	4.15%				
	Lehman Brothers	N/A	3.40%				
	S&P 500 MP2P Cap		3.20%				
	NASDAQ-100 P2P Cap		2.45%				
	Fixed Account		3.05%				
<b>Charter Series 14-FPDA</b>							
11% Premium Bonus for all premiums in Yrs. 1-7			Daily Average	Annual Pt-to-Pt	\$10,000 NQ \$2,000 Q	10% Free Withdrawal each year after 1st year	14 Years 18-18-17-15-15-15-14-12-10-8-6-4-2
15.76% 1st Year Yield	S&P 500	8.20%	7.30%			Nursing Home rider where available (plus or minus MVA)	0-75 <b>8.50%</b> 1% less in: VA & MN
	DJIA	6.90%	6.10%		100% Participation Guaranteed!		
	S&P Midcap 400	7.00%	5.80%				
	Russell 2000	7.70%	5.85%				
	NASDAQ-100	N/A	5.90%		Guar min is 3.00% on 87.5% of premium		1 x Life Annuitization or 5 x 10 Annuitization Optional (AV)
	DJ Euro STOXX	N/A	6.15%				
	Hindsight Indx Strgy	N/A	4.05%				
	Lehman Brothers	N/A	3.35%				
	S&P 500 MP2P Cap		3.20%				
	NASDAQ-100 P2P Cap		2.40%				
	Fixed Account		3.00%				
<b>Precision Series 7-FPDA</b>							
6% Premium Bonus for premiums <\$50K in Yrs. 1-7			Daily Average	Annual Pt-to-Pt	\$10,000 NQ \$2,000 Q	10% Free Withdrawal each year after 1st year	7 Years 10-9-8-7-6-4-2
9.23% 1st Year Yield	S&P 500	40%	90%			Nursing Home rider where available (plus or minus MVA)	0-85 <b>8.50%</b> 6.37% Ages 76-80 4.25% Ages 81-85
	DJIA	35%	90%		ANNUAL CAP - Except Lehman Brothers 6.00%		1% less in: VA & MN
	S&P Midcap 400	30%	70%		ANNUAL CAP - Lehman Brothers U.S. Aggregate 6.00%		
	Russell 2000	30%	80%				
	NASDAQ-100	N/A	75%		Guar min is 3.00% on 87.5% of premium		1 x Life Annuitization or 5 x 10 Annuitization Optional (AV)
	Hindsight Indx Strgy	N/A	60%				
	DJ Euro STOXX	N/A	55%				
	Lehman Brothers	N/A	75%				
	S&P 500 MP2P Cap		3.45%				
	NASDAQ-100 P2P Cap		2.60%				
	Fixed Account		3.40%				
<b>Precision Series 10-FPDA</b>							
6% Premium Bonus for premiums <\$50K in Yrs. 1-7			Daily Average	Annual Pt-to-Pt	\$10,000 NQ \$2,000 Q	10% Free Withdrawal each year after 1st year	10 Years 15-14-13-12-11-10-8-6-4-2
9.23% 1st Year Yield	S&P 500	40%	85%			Nursing Home rider where available (plus or minus MVA)	0-79 <b>8.50%</b> 6.37% Ages 76-79
	DJIA	30%	90%		ANNUAL CAP - Except Lehman Brothers 5.50%		1% less in: VA & MN
	S&P Midcap 400	25%	70%		ANNUAL CAP - Lehman Brothers U.S. Aggregate 6.00%		
	Russell 2000	25%	80%				
	NASDAQ-100	N/A	60%		Guar min is 3.00% on 87.5% of premium		1 x Life Annuitization or 5 x 10 Annuitization Optional (AV)
	DJ Euro STOXX	N/A	55%				
	Hindsight Indx Strgy	N/A	55%				
	Lehman Brothers	N/A	70%				
	S&P 500 MP2P Cap		3.20%				
	NASDAQ-100 P2P Cap		2.45%				
	Fixed Account		3.05%				
<b>Precision Series 14-FPDA</b>							
11% Premium Bonus for all premiums <\$50K in Yrs. 1-7			Daily Average	Annual Pt-to-Pt	\$10,000 NQ \$2,000 Q	10% Free Withdrawal each year after 1st year	14 Years 18-18-17-15-15-15-14-12-10-8-6-4-2
14.33% 1st Year Yield	S&P 500	35%	80%			Nursing Home rider where available (plus or minus MVA)	0-75 <b>8.50%</b> 1% less in: VA & MN
	DJIA	30%	80%		ANNUAL CAP - Except Lehman Brothers 5.50%		
	S&P Midcap 400	25%	65%		ANNUAL CAP - Lehman Brothers U.S. Aggregate 6.00%		
	Russell 2000	25%	70%				
	NASDAQ-100	N/A	60%		Guar min is 3.00% on 87.5% of premium		1 x Life Annuitization or 5 x 10 Annuitization Optional (AV)
	DJ Euro STOXX	N/A	50%				
	Hindsight Indx Strgy	N/A	50%				
	Lehman Brothers	N/A	70%				
	S&P 500 MP2P Cap		3.20%				
	NASDAQ-100 P2P Cap		2.40%				
	Fixed Account		3.00%				
<b>Prizm Plus Series 10-FPDA</b>							
5% Premium Bonus for all premiums in Yrs. 1-7			Monthly Average	Annual Pt-to-Pt	\$10,000 NQ \$2,000 Q	10% Free Withdrawal each year after 1st year	10 Years 14-13-12-11-10-9-8-6-4-3
8.36% 1st Yr. Yield assuming Bonus + Fixed Account	S&P 500	40%	25%			Nursing Home rider where available (plus or minus MVA)	0-79 <b>8.50%</b> 6.37% Ages 76-79
	DJIA	30%	20%				
	S&P Midcap 400	25%	15%		1% annuitization bonus if annuitized after year 10		
	Russell 2000	25%	15%				
	NASDAQ-100	N/A	20%				
	DJ Euro STOXX	N/A	20%		Guar min is 3.00% on 87.5% of premium		1 x Life Annuitization or 5 x 10 Annuitization Optional (AV)
	Lehman Brothers	N/A	70%				
	S&P 500 MP2P Cap		3.30%				
	NASDAQ-100 P2P Cap		2.50%				
	Fixed Account		3.20%				
<b>Prizm Plus Series 14-FPDA</b>							
10% Premium Bonus for all premiums in Yrs. 1-7			Monthly Average	Annual Pt-to-Pt	\$10,000 NQ \$2,000 Q	10% Free Withdrawal each year after 1st year	14 Years 18-18-17-15-15-15-14-12-10-8-6-4-2
13.57% 1st Yr. Yield assuming Bonus + Fixed Account	S&P 500	40%	25%			Nursing Home rider where available (plus or minus MVA)	0-75 <b>8.50%</b>
	DJIA	30%	20%				
	S&P Midcap 400	25%	15%		2% annuitization bonus if annuitized after year 14		
	Russell 2000	30%	15%				
	NASDAQ-100	N/A	20%				
	DJ Euro STOXX	N/A	20%		Guar min is 3.00% on 87.5% of premium		1 x Life Annuitization or 5 x 10 Annuitization Optional (AV)
	Lehman Brothers	N/A	70%				
	S&P 500 MP2P Cap		3.35%				
	NASDAQ-100 P2P Cap		2.55%				
	Fixed Account		3.25%				