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## Premium Bonus Changes Effective August 16, 2011

North American continues to navigate through this challenging low interest rate environment. We constantly evaluate our annuity products in an effort to maintain our solid financial strength for the long term. The persistent low interest rate environment is causing us to make some changes to our two 10-year, 10% premium bonus products.

<b>PREMIUM BONUS CHANGES EFFECTIVE AUGUST 16, 2011</b>		
	<b>Current:</b>	<b>New:</b>
<b>North American Ten<sup>®</sup></b>	<b>10%</b>	<b>7%</b>
<b>North American Paramount Choice Ten<sup>®</sup></b>	<b>10%</b>	<b>7%</b>

New product brochures and materials will be **available from our regular supply order process by August 16, 2011.**

**New Business Guidelines:** The new premium bonus will apply to applications received in the Home Office on or after August 16, 2011. Simply put, if the application is received before August 16, 2011, the higher premium bonus will apply; if applications are received on or after August 16, 2011, the lower premium bonus will apply.

The decisions we make now position us for the long-term and make it possible to remain a strong and stable choice for you and your customers. Please contact Marketing Support at 866-322-7066 for questions or assistance. We appreciate your support and as always, we thank you for your business.

Sincerely,

**Lori Bochner**  
Vice President Marketing & Sales Support  
[lbochner@sfgmembers.com](mailto:lbochner@sfgmembers.com)

**FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.**

These products, their features and riders, are issued by North American Company for Life and Health Insurance, West Des Moines, IA and may not be available in all states. The North American Ten<sup>®</sup> annuity is issued on form LC/LS160A (certificate/contract), LR424A, LR424A-1, LR426A, LR427A, LR428A, LR430A, LR431A, LR433A, LR441A, LR442A and LR447A (riders/endorsements) or appropriate state variation. The North American Paramount Choice Ten<sup>®</sup> is issued on form LC/LS160A (certificate/contract), AE509A, AE510A, AE511A, LR428A, LR424A, LR424A-1, LR427A, LR431A, LR433A, LR441A and LR442A (riders/endorsements) or appropriate state variation.

Products that have premium bonuses may offer lower credited interest rates and/or lower Index Cap Rates 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 interest rates and/or lower Index Cap Rates.

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