

From: North American Annuity Service Center
Date sent: 05/31/2011 12:05:03 pm
Subject: New Death Benefit Rider Available June 6, 2011

[Print This](#) 

[Trouble viewing this message? View in web browser.](#)



NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE

New Death Benefit Rider

Available For Sale June 6, 2011

Beginning June 6, 2011, your clients have the option to elect the Guaranteed Minimum Death Benefit (GMDB) Rider offered by North American along with certain Fixed Index Annuity products. In exchange for an annual cost, the rider is added to the annuity contract and offers a GMDB amount that may exceed the standard contract death benefit on the date of death.

GMDB Features:

Bonus Credits: 5% Bonus Credit, First 10 Contract Years
6% Bonus Credit Thereafter, Subject to
Maximum Age and Dollar Limits

Cost: 0.90% on Each Contract Anniversary,
Deducted from Accumulation Value

Issue Ages: 0-75

IMPORTANT: GMDB Training Requirement - Available Now!

Several states have adopted the new suitability regulation, requiring agents and insurers to have reasonable grounds that product recommendations are suitable for clients. In order to be able to offer this competitive new rider to your clients, all agents must complete the Death Benefit Certification training requirement. Training can be found online in the Resources/Agent Certification section of www.nacannuity.com. Please note that even if the GMDB Rider is not yet approved in your state, you can still access and complete the training requirement.

Although the suitability regulation is not required in all states, North American prides itself on being on the forefront of regulatory compliance and is implementing the program in all states. Maintaining a higher standard for quality helps North American remain a leading provider of annuity products and your help is key to our continued success.

The Guaranteed Minimum Death Benefit Rider is Available on the Following Products:

- North American PrecisionSM (14-Year Surrender Charge Period)
- North American CharterSM (14-Year Surrender Charge Period)
- NA Performance ChoiceSM (8- and 12-Year Surrender Charge Periods including

8 and 12 Plus)

- North American Freedom Choice® (8-, 10-, and 14-Year Surrender Charge Periods)

Please review the brochure and election form for product details and limitations. The new GMDB Rider brochure and election form will be available on June 6, 2011. At that time, we will also announce the states in which this new rider is approved.

Please contact Marketing Support at 866-322-7066 for questions or assistance. We appreciate your support and thank you for your continued business.

Sincerely,



Lori Bochner
Vice President Marketing & Sales Support
lbochner@sfgmembers.com

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



The Guaranteed Minimum Death Benefit Rider is issued for a cost as an optional rider on form AE525A (rider) and SP525B (spec page) or appropriate state variation by North American Company for Life and Health Insurance, West Des Moines, IA. This rider may not be available in all states or on all products. The North American PrecisionSM, North American CharterSM, NA Performance ChoiceSM, and North American Freedom Choice[®] annuities are issued on form LC/LS155A, LC/LS156A, LC/LS160A (certificate/contract) or appropriate state variation by North American Company for Life and Health Insurance, West Des Moines, IA. These products and their features may not be available in all states.

14946Z-HTML

4350 Westown Parkway | West Des Moines, IA 50266

PRT 05-11

[PRIVACY POLICY](#) | [UNSUBSCRIBE](#)