

SERFF Tracking Number: NALH-125801471 State: Arkansas
Filing Company: North American Co for Life and Health State Tracking Number: 40147
Insurance
Company Tracking Number: PS160B.9
TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed
Product Name: ABSP
Project Name/Number: NA Diversity/PS160B.9

Filing at a Glance

Company: North American Co for Life and Health Insurance

Product Name: ABSP SERFF Tr Num: NALH-125801471 State: ArkansasLH
TOI: A07I Individual Annuities - Special SERFF Status: Closed State Tr Num: 40147
Sub-TOI: A07I.001 Equity Indexed Co Tr Num: PS160B.9 State Status: Approved-Closed
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: Deanna Hoffman Disposition Date: 09/10/2008
Date Submitted: 09/03/2008 Disposition Status: Approved
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: NA Diversity Status of Filing in Domicile: Pending
Project Number: PS160B.9 Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments: Filing concurrently
with state of domicile, Iowa.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 09/10/2008 Deemer Date:
State Status Changed: 09/10/2008
Corresponding Filing Tracking Number:
Filing Description:
RE: NORTH AMERICAN COMPANY FOR LIFE AND HEALTH
NAIC #431-66974 FEIN #36-2428931

INFORMATIONAL FILING

SERFF Tracking Number: NALH-125801471 State: Arkansas
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Re: PS160B.9 – Additional Benefits Specifications Page

We are submitting the above forms for informational purposes. These forms will replace the forms originally filed and approved by your department on 08-19-08, SERFF Tracking # NALH-125756973, State Tracking # 39936.

Upon final review of these forms it was brought to our attention that we had omitted information on the Additional Benefits Specifications Page for the Nursing Home Confinement Waiver (NHCW). We have corrected this omission as follows:

NURSING HOME CONFINEMENT WAIVER (NHCW)

Effective Date: [July 1, 2008]

Nursing Home Confinement Waiver (NHCW) Percentage: [10.00%]

We have also attached a revised Statement of Variability to reflect this correction.

These pages have not been issued in your state. Furthermore, Midland National Life assures you that this filing meets the provisions of Rule & Regulation 19, Regulation 49, and Arkansas Code Ann. 23-79-138.

If you have further questions concerning this filing, please contact me at 1-877-586-0240 x 35881.

Company and Contact

Filing Contact Information

Dee Hoffman, Product Compliance Analyst dhoffman@mnlife.com
4601 Westown Parkway (877) 586-0240 [Phone]
West Des Moines, IA 50266 (800) 225-1682[FAX]

Filing Company Information

North American Co for Life and Health CoCode: 66974 State of Domicile: Iowa
Insurance

SERFF Tracking Number: NALH-125801471

State: Arkansas

Filing Company: North American Co for Life and Health
Insurance

State Tracking Number: 40147

Company Tracking Number: PS160B.9

TOI: A07I Individual Annuities - Special

Sub-TOI: A07I.001 Equity Indexed

Product Name: ABSP

Project Name/Number: NA Diversity/PS160B.9

525 W. Van Buren Street
Chicago, IL 60607
(800) 800-3656 ext. [Phone]

Group Code: 431
Group Name:
FEIN Number: 36-2428931

Company Type: Life and Annuity
State ID Number:

SERFF Tracking Number: NALH-125801471 State: Arkansas
Filing Company: North American Co for Life and Health State Tracking Number: 40147
Insurance
Company Tracking Number: PS160B.9
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: ABSP
Project Name/Number: NA Diversity/PS160B.9

Filing Fees

Fee Required? Yes
Fee Amount: \$40.00
Retaliatory? No
Fee Explanation: 2 forms = \$40.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
North American Co for Life and Health Insurance	\$40.00	09/03/2008	22262509

SERFF Tracking Number: NALH-125801471 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	09/10/2008	09/10/2008

SERFF Tracking Number: NALH-125801471 *State:* Arkansas
Filing Company: North American Co for Life and Health *State Tracking Number:* 40147
Insurance
Company Tracking Number: PS160B.9
TOI: A07I Individual Annuities - Special *Sub-TOI:* A07I.001 Equity Indexed
Product Name: ABSP
Project Name/Number: NA Diversity/PS160B.9

Disposition

Disposition Date: 09/10/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NALH-125801471 State: Arkansas
 Filing Company: North American Co for Life and Health State Tracking Number: 40147
 Insurance
 Company Tracking Number: PS160B.9
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 Product Name: ABSP
 Project Name/Number: NA Diversity/PS160B.9

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Additional Benefits Specifications Page		Yes

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Form Schedule

Lead Form Number: PS160B.9

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PS160B.9	Schedule Pages	Additional Benefits Specifications Page	Initial		0	PS160B.9 - Rider Spec Page 07-02-08.pdf

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

NURSING HOME CONFINEMENT WAIVER (NHCW)

Effective Date: [July 1, 2008]
Nursing Home Confinement Waiver (NHCW) Percentage: [10.00%]

PREMIUM BONUS RIDER II

Premium Bonus Amount: [\$2,000]
Premium Bonus Percentage: [10%]
Premium Bonus Guarantee Period: [Contract Years 1-6]
Premium Bonus Recapture Schedule:

CONTRACT YEAR	PREMIUM BONUS RECAPTURE PERCENTAGE
[1	[100%
2	90%
3	80%
4	70%
5	60%
6	50%
7	40%
8	30%
9	20%
10	10%
11+]	0%]

PENALTY FREE PARTIAL SURRENDER ENDORSEMENT

Penalty Free Partial Surrender Percentage: [10%] [After 1st Contract Year]

INTEREST ADJUSTMENT ENDORSEMENT II

Interest Adjustment Period: [10 Years]

MINIMUM GUARANTEED CONTRACT VALUE

MGCV Premium Amount: [100%] of the Initial Premium and all subsequent premiums, excluding any Premium Bonus Amount
MGCV Interest Rate: [[2.00%] for all Contract Years]

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

INDEXED ACCOUNT ENDORSEMENTS

Minimum Fixed Account Allocation: [0%]
 Minimum Transfer Amount: [\$500.00]

INDEX ACCOUNTS	INITIAL PREMIUM ALLOCATED	INDEX VALUE AT ISSUE	INTEREST CREDIT FACTOR
[APP-Cap]			
[S&P 500®] Index Cap rate ¹	[\$5,000.00]	[1,400]	[15.00%]
[Dow Jones Industrial Average (DJIA)sm] Index Cap rate ¹	[0]	[10,500]	[15.00%]
[S&P MidCap 400®] Index Cap rate ¹	[0]	[1,500]	[15.00%]
[RUSSELL 2000®] Index Cap rate ¹	[0]	[1,800]	[15.00%]
[NASDAQ-100®] Index Cap rate ¹	[0]	[2,000]	[15.00%]
[Dow Jones Euro STOXX 50sm] Index Cap rate ¹	[0]	[1,000]	[15.00%]
[Lehman Brothers U.S. Aggregate]² Index Cap rate ¹	[0]	[1,000]	[15.00%]
[MPP-Cap]			
[S&P 500®] Index Cap rate ¹	[\$5,000.00]	[1,400]	[3.00%]
[NASDAQ-100®] Index Cap rate ¹	[0]	[2,000]	[3.00%]
[MA-Cap]			
[S&P 500®] Index Cap rate ¹	[0]	[1,400]	[3.00%]
[Dow Jones Industrial Average (DJIA)sm] Index Cap rate ¹	[0]	[10,500]	[3.00%]
[S&P MidCap 400®] Index Cap rate ¹	[0]	[1,500]	[3.00%]
[RUSSELL 2000®] Index Cap rate ¹	[0]	[1,800]	[3.00%]

¹Guaranteed for [one] Contract Year[s]. [Guaranteed never to go below [3.00%] for APP-Cap]. [Guaranteed never to go below [1.00%] for MPP-Cap]. [Guaranteed never to go below [3.00%] for MA-Cap].

²The Bond Index on any specified date is 100 plus the current total return of the Lehman Brothers U.S. Aggregate Index since inception. Guaranteed for [one] Contract Year[s]. Guaranteed never to go below [[3.00%] for Annual Point-to-Point].

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

THE STANDARD & POOR'S 500[®] COMPOSITE STOCK PRICE INDEX

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ADDITIONAL BENEFITS SPECIFICATIONS PAGE

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ADDITIONAL BENEFITS SPECIFICATIONS PAGE

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SERFF Tracking Number: NALH-125801471

State: Arkansas

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TOI: A071 Individual Annuities - Special

Sub-TOI: A071.001 Equity Indexed

Product Name: ABSP

Project Name/Number: NA Diversity/PS160B.9

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

09/03/2008

Comments:

Please see Filing Description in General Information tab.

Review Status:

Satisfied -Name: Statement of Variability

09/03/2008

Comments:

Attachment:

STATEMENT OF VARIABILITY PS160B.9_8-20-08.pdf

STATEMENT OF VARIABILITY FOR
 ADDITIONAL BENEFITS SPECIFICATION PAGE PS160B.9

NURSING HOME CONFINEMENT WAIVER (NHCW)	This line and information below will appear when this endorsement is available.
Effective Date	Date the endorsement was added to the contract, either at issue or on contract anniversary.
Nursing Home Confinement Waiver (NHCW) Percentage	Range of 10% - 100%
PREMIUM BONUS RIDER II	This line and information below will appear when this endorsement is available.
Premium Bonus Amount	Range of \$1 - \$1,000,000
Premium Bonus Percentage	Range of 1 – 20%
Premium Bonus Guarantee Period	Contract Years 1 – 10
Premium Bonus Recapture Schedule	Contract Year(s) 1 – 10 – Premium Bonus Recapture Percentage 0% to 100%
PENALTY FREE PARTIAL SURRENDER ENDORSEMENT	This line and information below will appear when this endorsement is available.
Penalty Free Partial Surrender Percentage	Range of 1% to 20% and may be available at issue.
INTEREST ADJUSTMENT ENDORSEMENT II	This line and information below will appear when this endorsement is available.
Interest Adjustment Period	Contract Years 1-10
MINIMUM GUARANTEED CONTRACT VALUE	This line and information below will appear when this endorsement is available.
MGCV Premium Amount	Range of 0% - 100%
MGCV Interest Rate	Range of 1% - 3%
INDEXED ACCOUNT ENDORSEMENTS	This line and information below will appear when index account endorsement(s) is/are available.
Minimum Fixed Account Allocation	Range of 0% to 100%
Minimum Transfer Amount	Range of \$100 to \$100,000
Index Accounts	The index(es) is/are variable to allow for a change in the future. The available index(es) may change after issue. If publication of an index is discontinued or the calculation is substantially changed, we may replace it with a comparable index. We also anticipate the possibility of offering additional index(es) in the future as market conditions warrant. At Company discretion we may add or remove index(es) from the Index Account(s).
Initial Premium Allocated	The Initial Premium Allocated to each available index within each available Index Account
Index Value At Issue	Index Value, applicable on the issue date, of each available index.
Interest Credit Factor	The factor, used in the calculation of the Interest Credit, applicable to each index and Index Account on the issue date.
Footnote 1	The Index Cap Rate (footnote ¹) is guaranteed for 1-10 Contract Year(s). The Index Cap Rate is guaranteed to never go below 1% and never above 20% for the MPP, to never go below 1% and never above 40% for the APP and to never go below 1% and never above 40% for MA.
Footnote 2	The Bond Index (footnote ²) is guaranteed for 1-10 Contract Year(s) and is Guaranteed never to go below 1% and never above 40% for APP.