

SERFF Tracking Number: NALH-126402062 State: Arkansas
 Filing Company: North American Company for Life and Health Insurance State Tracking Number: 44241
 Company Tracking Number: LR441A-1
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.002 Flexible Premium
 Product Name: MGCV Endorsement LR441A-1
 Project Name/Number: MGCV Endorsement LR441A-1 /MGCV Endorsement LR441A-1

Filing at a Glance

Company: North American Company for Life and Health Insurance
 Product Name: MGCV Endorsement LR441A-1 SERFF Tr Num: NALH-126402062 State: Arkansas
 TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 44241
 Sub-TOI: A02I.002 Flexible Premium Co Tr Num: LR441A-1 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Disposition Date: 12/04/2009
 Authors: Laurie Christensen, Deanna Hoffman, Stacy Reece, Chris Cairns, Joan Huss, Amy Peterson
 Date Submitted: 12/03/2009 Disposition Status: Approved-Closed
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: MGCV Endorsement LR441A-1 Status of Filing in Domicile: Pending
 Project Number: MGCV Endorsement LR441A-1 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 12/04/2009 Explanation for Other Group Market Type:
 State Status Changed: 12/04/2009
 Deemer Date: Created By: Chris Cairns
 Submitted By: Stacy Reece Corresponding Filing Tracking Number:
 Filing Description:
 RE: LR441A-1 – Minimum Guaranteed Contract Value (MGCV) Endorsement

We are filing the above referenced forms for your review and consideration for approval. This is a new form and does not replace any form currently on file with your department. This form will be used on a general basis and will be

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marketed through our regular channels. This form is laser printed and we reserve the right to change fonts and layouts. No part of this filing contains unusual or possibly controversial items from normal Company or industry standards. Furthermore, North American Company assures you that this filing meets the provisions of Rule & Regulation 19, Regulation 49, and Arkansas Code Ann. 23-79-138.

FORM LR441A-1 – The above form will be available for use with previously approved annuity contracts and on any annuity contracts we may file for approval in the future. This endorsement provides a Minimum Guaranteed Contract Value (MGCV) benefit to the annuity contract to which it is attached. The MGCV will never be less than the minimum surrender value required by the laws of the state in which the Contract is issued.

If you have further questions concerning this filing, please contact me at 1-877-586-0240 x35536.

Company and Contact

Filing Contact Information

Stacy Reece, Product Analyst sreece@mnlife.com
 4601 Westown Parkway, Suite 300 515-440-5536 [Phone]
 West Des Moines, IA 50266 515-440-5599 [FAX]

Filing Company Information

North American Company for Life and Health CoCode: 66974 State of Domicile: Iowa
 Insurance
 Principal Office: 4601 Westown Parkway - Suite 300 Group Code: 431 Company Type: Life and Annuity
 West Des Moines, IA 50266 Group Name: State ID Number:
 (800) 800-3656 ext. [Phone] FEIN Number: 36-2428931

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation: \$20 for forms other than a contract/policy that are filed separately
 Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
North American Company for Life and Health Insurance	\$20.00	12/03/2009	32453338

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	12/04/2009	12/04/2009

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Disposition

Disposition Date: 12/04/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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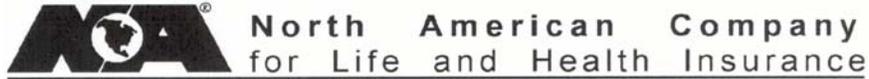
Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	MGCV Endorsement		Yes

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Form Schedule

Lead Form Number: LR441A-1

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LR441A-1	Policy/Cont	MGCV Endorsement Initial ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider			50.000	LR441A-1 - MGCV - FINAL 12.01.09.pdf



4601 Westown Parkway, Suite 300, West Des Moines, IA 50266
A Stock Company
Annuity Service Center: P.O. Box 79905, Des Moines, Iowa 50325

MINIMUM GUARANTEED CONTRACT VALUE (MGCV) ENDORSEMENT

This Endorsement is a part of the Contract to which it is attached and is subject to all of the provisions of that Contract, except as otherwise stated herein. In the case of a conflict with any provision in the Contract, the provisions of this Endorsement will control. This Endorsement will be effective upon issuance of the Contract.

Minimum Guaranteed Contract Value: The Minimum Guaranteed Contract Value of this Contract on any day will be no less than:

- 1) The MGCV Premium Amount; less
- 2) Any Gross Partial Surrender Amounts; plus
- 3) Interest credited at the MGCV Interest Rate; less
- 4) Surrender Charges as defined in the Contract.

The MGCV Premium Amount and MGCV Interest Rate are shown on the Additional Benefits Specifications Page.

Upon termination of the Contract, You are guaranteed to receive no less than the MGCV as defined in the Endorsement. The MGCV will be equal to or greater than the minimum surrender value required, at the time of issue, by the laws of the state in which this Contract is issued.

TERMINATION

This Endorsement terminates upon the termination of the Contract to which it is attached.


President


Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification Comments: Please see filing description for other certifications. Attachment: ReadabilityCert - FINAL 12.01.09.pdf</p>		
<p>Bypassed - Item: Application Bypass Reason: NA--endorsement filing Comments:</p>		
<p>Satisfied - Item: Statement of Variability Comments: Attachment: STATEMENT OF VARIABILITY MGCV Rider LR144A-1_12.01.09.pdf</p>		

CERTIFICATE OF READABILITY
North American Company for Life and Health Insurance

Name of Company

This is to certify that the forms listed below are in compliance with Public Act 79-300.

A. Option Selected

- 1. Policy and its related forms are scored for the Flesch reading ease test as one unit and the combined score is listed below.
- 2. Policy and its related forms are scored separately for the Flesch reading ease test. Scores for the policy and each form are indicated below:
- 3. Form and Form Numbers to which Certification is Applicable:

<u>Form</u>	<u>Form Number</u>	<u>Flesch Score</u>
Minimum Guaranteed Contract Value Rider	LR441A-1	50.0

Test Option Selected

- 1. Test was applied to entire policy form(s).
- 2. Test was applied on sample basis. Form(s) contain(s) more than 10,000 words. Copy of form(s) enclosed indicating word samples tested.

C. Standards for Certification

A checked block indicates the standard has been achieved:

- 1. The policy text achieves a minimum score of 45 on the Flesch reading ease test in accordance with the option chosen in Section A above.
- 2. It is printed in not less than ten point type, one point leaded. (This does not apply to specification pages, schedules and tables.)
- 3. The layout and spacing of the policy separate the paragraphs from each other and from the border of the paper.
- 4. The section titles are captioned in bold face type or otherwise stand out significantly from the text.
- 5. Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the policy.
- 6. The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.
- 7. A table of contents or an index of the principle sections is included in the policy. (This applies only if the policy has more than 3,000 words or consists of more than 3 pages.)

This certification must be signed by an officer of the insurer.



Signature _____

Date 12/01/2009

Michael Yanacheak
Officer's Name

2nd VP Product Development
Officer's Title

STATEMENT OF VARIABILITY
 FOR
 ENDORSEMENT LR144A-1
 (as shown on the Additional Benefits Specifications Page)

MINIMUM GUARANTEED CONTRACT VALUE	This line and information below will appear on the Additional Benefits Specifications Pages when this endorsement is available.
MGCV Premium Amount	<p>Range of 50 -100%.</p> <p>The following language will appear on the Additional Benefits Specifications Page:</p> <p>[100%] of the Initial Premium and all subsequent premiums</p> <p>OR</p> <p>[100%] of the Initial Premium and all subsequent premiums, excluding any Premium Bonus Amount</p>
MGCV Interest Rate	<p>The MGCV Interest Rate can be one of two options, which will not change once the contract has been issued. We anticipate using the first option with this product design:</p> <p>Interest Rate range of 1-5%, for all Contract Years</p> <p>OR</p> <p>Interest Rate range of 1-5% for a specified number of years ranging from 1-20 years and at a different interest rate of 1-5% thereafter.</p>