

SERFF Tracking Number: NALH-126829801 State: Arkansas
Filing Company: North American Company for Life and Health State Tracking Number: 46924
Insurance
Company Tracking Number: PS160A.8YR.12 ET AL
TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed
Product Name: PS160A.8YR.12 et al
Project Name/Number: PS160A.8YR.12 et al/PS160A.8YR.12

Filing at a Glance

Company: North American Company for Life and Health Insurance

Product Name: PS160A.8YR.12 et al

SERFF Tr Num: NALH-126829801 State: Arkansas

TOI: A07I Individual Annuities - Special

SERFF Status: Closed-Approved- State Tr Num: 46924
Closed

Sub-TOI: A07I.001 Equity Indexed

Co Tr Num: PS160A.8YR.12 ET AL State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Laurie Christensen,
Deanna Hoffman, Stacy Reece,
Chris Cairns, Amy Peterson

Disposition Date: 10/05/2010

Date Submitted: 09/29/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: PS160A.8YR.12 et al

Status of Filing in Domicile: Pending

Project Number: PS160A.8YR.12

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: 10/05/2010

Explanation for Other Group Market Type:

State Status Changed: 10/05/2010

Deemer Date:

Created By: Stacy Reece

Submitted By: Stacy Reece

Corresponding Filing Tracking Number:

Filing Description:

RE: NORTH AMERICAN COMPANY FOR LIFE AND HEALTH

NAIC #431-66974 FEIN #36-2428931

AE519A – Annual Declared Rate Positive Performance Option Index Account Endorsement

AE520A – Annual Declared Rate Negative Performance Option Index Account Endorsement

PS160A.8YR.12 – Specifications Page

SERFF Tracking Number: NALH-126829801 State: Arkansas
Filing Company: North American Company for Life and Health State Tracking Number: 46924
Insurance
Company Tracking Number: PS160A.8YR.12 ET AL
TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed
Product Name: PS160A.8YR.12 et al
Project Name/Number: PS160A.8YR.12 et al/PS160A.8YR.12

PS160A.12YR.12 – Specifications Page
PS160B.8YR.12 – Additional Benefits Specifications Page
PS160B.12YR.12 – Additional Benefits Specifications Page

We are filing the above referenced forms for your review and approval. These pages will be used to provide additional product design options for use with annuity contract form LS160A, which has been approved by your department. Furthermore, North American Company for Life & Health assures you that this filing meets the provisions of Rule & Regulation 19, Regulation 49, and Arkansas Code Ann. 23-79-138.

These forms will be used on a general basis. These forms are 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.

Forms AE519A & AE520A are new crediting methods to our product line. These crediting methods credit a gain annually if the index has either a positive return or negative return. Currently, the gain will be based on the S&P 500. The index credit will be credited annually on the contract anniversary. The annual index credit cannot be less than zero.

The chart below illustrates the new product design that will be marketed using the above referenced forms with the previously filed/approved forms.

FORM DESCRIPTION FORM NUMBER

Annual Declared Rate Positive Performance Option Index Account Endorsement AE519A
Annual Declared Rate Negative Performance Option Index Account Endorsement AE520A
Specifications Page PS160A.8YR.12
Specifications Page PS160A.12YR.12
Additional Benefits Specifications Page PS160B.8YR.12
Additional Benefits Specifications Page PS160B.12YR.12
Base Annuity Contract Form LS160A (Previously approved)
Monthly Point-To-Point With Cap Index Account Endorsement LR424A (Previously approved)
Interest Adjustment Endorsement LR426A (Previously approved) - this form used when product does not have a Premium Bonus.
Payout Provisions Endorsement LR427A (required) (Previously approved)
Penalty-Free Partial Surrender Endorsement LR428A (Previously approved)
Annual Point-To-Point With Cap Index Account Endorsement LR431A (Previously approved)
Nursing Home Confinement Waiver Rider LR433A (Previously approved)
Interest Adjustment Endorsement II AE509A (Previously approved) – this form used when product has a Premium Bonus

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 Project Name/Number: PS160A.8YR.12 et al/PS160A.8YR.12

Premium Bonus Rider II AE510A (Previously approved)
 Surrender and Partial Surrender Endorsement AE511A (Previously approved)

The information bracketed on the Specification Pages is considered to be variable. Statements of variability have been enclosed for additional details regarding the variable information. Additional surrender charge schedules may be developed in the future and filed with your department for approval. The endorsements/riders will be available for use with previously approved individual & group annuity contracts and on any individual or group annuity contracts we may file for approval in the future. Previously approved annuity application form 11292Z, or appropriate state variation, will be used with these contracts.

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 - Group Code: 431 Company Type: Life and Annuity
 Suite 300
 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: \$300.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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SERFF Tracking Number: NALH-126829801 State: Arkansas
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Company Tracking Number: PS160A.8YR.12 ET AL
TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed
Product Name: PS160A.8YR.12 et al
Project Name/Number: PS160A.8YR.12 et al/PS160A.8YR.12
North American Company for Life and Health \$300.00 09/29/2010 40005720
Insurance

SERFF Tracking Number: NALH-126829801 State: Arkansas
Filing Company: North American Company for Life and Health State Tracking Number: 46924
Insurance
Company Tracking Number: PS160A.8YR.12 ET AL
TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed
Product Name: PS160A.8YR.12 et al
Project Name/Number: PS160A.8YR.12 et al/PS160A.8YR.12

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	10/05/2010	10/05/2010

SERFF Tracking Number: NALH-126829801 State: Arkansas
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Product Name: PS160A.8YR.12 et al
Project Name/Number: PS160A.8YR.12 et al/PS160A.8YR.12

Disposition

Disposition Date: 10/05/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NALH-126829801 State: Arkansas
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 Insurance
 Company Tracking Number: PS160A.8YR.12 ET AL
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 Product Name: PS160A.8YR.12 et al
 Project Name/Number: PS160A.8YR.12 et al/PS160A.8YR.12

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statements of Variability		Yes
Supporting Document	Readability Certification		Yes
Supporting Document	PS160A.8YR.12, PS160A.12YR.12 - No Bonus Exhibits		Yes
Supporting Document	PS160A.8YR.12, PS160A.12YR.12 w Bonus Exhibits		Yes
Supporting Document	AE519A Act Memo & Exhibit		No
Supporting Document	AE520A Act Memo & Exhibit		No
Supporting Document	SNF Certifications		Yes
Form	ANNUAL DECLARED RATE POSITIVE PERFORMANCE OPTION		Yes
Form	ANNUAL DECLARED RATE NEGATIVE PERFORMANCE OPTION		Yes
Form	SPECIFICATIONS PAGE		Yes
Form	SPECIFICATIONS PAGE		Yes
Form	ADDITIONAL BENEFITS SPEC PAGE		Yes
Form	ADDITIONAL BENEFITS SPEC PAGE		Yes

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 Product Name: PS160A.8YR.12 et al
 Project Name/Number: PS160A.8YR.12 et al/PS160A.8YR.12

Form Schedule

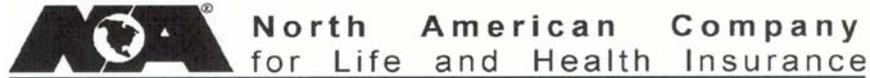
Lead Form Number: PS160A.8YR.12

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AE519A	Policy/Contract/Annual Certificate: Amendment, Insert Page, Endorsement or Rider	ANNUAL DECLARED RATE POSITIVE PERFORMANCE OPTION	Initial		50.000	AE519A_Annual Declared Rate Postiive Option End_FINAL 09.21.pdf
	AE520A	Policy/Contract/Annual Certificate: Amendment, Insert Page, Endorsement or Rider	ANNUAL DECLARED RATE NEGATIVE PERFORMANCE OPTION	Initial		50.000	AE520A_Annual Declared Rate Negative Option End_FINAL 09.21.pdf
	PS160A.8YR.12	Schedule Pages	SPECIFICATIONS PAGE	Initial		0.000	PS160A.8YR.12 - Spec Page FINAL 09.20.pdf
	PS160A.12YR.12	Schedule Pages	SPECIFICATIONS PAGE	Initial		0.000	PS160A.12YR.12 - Spec Page FINAL 09.20.pdf
	PS160B.8YR.12	Schedule Pages	ADDITIONAL BENEFITS SPEC PAGE	Initial		0.000	PS160B.8YR.12 - Addl Benefits Spec Page_FINAL

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 Product Name: PS160A.8YR.12 et al
 Project Name/Number: PS160A.8YR.12 et al/PS160A.8YR.12

PS160B.12 Schedule ADDITIONAL Initial 0.000
 YR.12 Pages BENEFITS SPEC
 PAGE

09.27.10.pdf
 PS160B.12Y
 R.12 - Addl
 Benefits Spec
 Page FINAL
 09.27.10.pdf



4350 Westown Parkway • West Des Moines, IA 50266
A Stock Company
Annuity Service Center: P.O. Box 79905, Des Moines, Iowa

ANNUAL DECLARED RATE POSITIVE PERFORMANCE OPTION INDEX ACCOUNT ENDORSEMENT

This Endorsement is 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 and on the Additional Benefits Specifications Page. 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.

BENEFIT

This Endorsement adds an Annual Declared Rate Positive Performance (ADRPP) Index Account to Your Contract. You may allocate premium to this Index Account according to the Allocation of Premiums section of this Endorsement. You may transfer Your money to or from this Index Account according to the Transfers section of this Endorsement.

DEFINITIONS

Index Account: An account which will earn an Interest Credit, based upon changes in the index(es) listed on the Additional Benefits Specifications Page.

Index Account Value: The value of this Index Account. The calculation of this Account Value is further explained in the Calculations Section of this Endorsement.

Conditions on Allocations and Transfers to the ADRPP Index Account: The conditions that must be met in when allocating premium or transfers to this Index Account. The Conditions on Allocations and Transfers to the ADRPP Index Account are shown on the additional Benefits Specifications Page.

Declared Performance Rate: This Rate is used in the calculation of the Interest Credit, as described in this Endorsement. This initial Rate is declared on the Issue Date and guaranteed for the duration shown on the Additional Benefits Specifications Page. The Declared Performance Rate for future durations will be declared on each Contract Anniversary and guaranteed for the following Contract Year. The guaranteed minimum Declared Performance Rate is shown on the Additional Benefits Specifications Page.

Index Value: The Index Value on any trading day is the closing value on the previous trading day associated with the index shown on the Additional Benefits Specifications Page. The Index Value on any non-trading day is the Index Value associated with the previous trading day. If publication of the appropriate index is discontinued, or the calculation is substantially changed, We may substitute a suitable index and notify You.

Interest Credit: The interest credited to this Index Account. This Interest Credit is calculated according to the Calculations section of this Endorsement. Any Interest Credit will be added to this Index Account at the end of each Contract Year.

Minimum Fixed Account Allocation: We may require You to allocate a certain percentage of Your Initial Premium to the Fixed Account and that You maintain a minimum percentage of Your Accumulation Value in the Fixed Account on each Contract Anniversary. The Minimum Fixed Account Allocation percentage, if any, is shown on the Additional Benefits Specifications Page.

Minimum Transfer Amount: The minimum amount of each transfer to or from this Index Account, as shown on the Additional Benefits Specifications Page.

CALCULATIONS

CALCULATION OF THE INDEX ACCOUNT VALUE:

The Index Account Value equals:

- 1) The total Initial Premium allocated to all available indexes for this Index Account; plus or minus
- 2) Any transfers to or from this Index Account; less
- 3) Any Gross Partial Surrender Amounts from this Index Account; plus
- 4) Any Interest Credits for each available index.

CALCULATION OF THE INTEREST CREDIT:

The Interest Credit, for each available index, is described below.

Index with No Change or Positive Performance: If the Index Value on the current Contract Anniversary is greater than or equal to the Index Value on the last Contract Anniversary, the Interest Credit, for each available index, equals:

- 1) The Declared Performance Rate; multiplied by
- 2) The total of:
 - a) The Index Account Value allocated to that index on the last Contract Anniversary; plus or minus
 - b) Any transfers on the last Contract Anniversary of this Index Account allocated to that index; less
 - c) Any Gross Partial Surrender Amounts from this Index Account allocated to that index during the Contract Year.

Index with Negative Performance: If the Index Value on the current Contract Anniversary is less than the Index Value on the last Contract Anniversary, the Interest Credit, for each available index, equals zero.

The Interest Credit will not be less than zero.

ALLOCATIONS AND TRANSFERS

Allocation of Premiums: You must select the portion of Your Initial Premium to be allocated to the Index Account.

All subsequent premiums received during a Contract Year will be allocated to the Fixed Account. On each Contract Anniversary, We will allocate any premiums received since the prior Contract Anniversary to this Index Account according to Your most recent instructions.

Allocations of Initial Premium and all subsequent premiums are subject to the Conditions on Allocations and Transfers to the ADRPP Index Account, as shown on the Additional Benefits Specifications Page.

The percentage of the Accumulation Value allocated to the Fixed Account must satisfy any Minimum Fixed Account Allocation requirements shown on the Additional Benefits Specification Page. On each Contract Anniversary, We reserve the right to reallocate Your Contract's Accumulation Value on a pro-rata basis in the event that the percentage of Your Accumulation Value that is allocated to the Fixed Account is less than the Minimum Fixed Account Allocation percentage shown on the Additional Benefits Specifications Page.

Transfers: You may request a transfer to or from this Index Account to be effective on the next Contract Anniversary, subject to the following:

- 1) We must receive Your Written Notice requesting a transfer at least five business days prior to the Contract Anniversary.
- 2) The amount transferred cannot be less than the Minimum Transfer Amount shown on the Additional Benefits Specifications Page.
- 3) We reserve the right to require You to maintain at least an amount equal to the Minimum Fixed Account Allocation percentage of Your Contract's Accumulation Value in the Fixed Account after any transfer request.
- 4) The transfer must satisfy the Conditions on Allocations and Transfers to the ADRPP Index Account, as shown on the Additional Benefits Specifications Page.

We will also declare the current Interest Rate for any amounts transferred to the Fixed Account.

FIXED ACCOUNT

The following replaces Fixed Account Value of the Contract to which this Endorsement is attached.

Fixed Account Value: The Fixed Account Value equals:

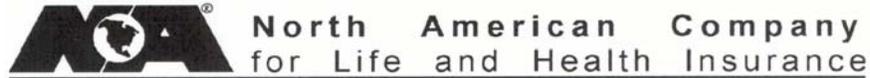
- 1) Your Fixed Account Initial Premium; plus or minus
- 2) Any subsequent premium; plus or minus
- 3) Any transfers to or from the Fixed Account; less
- 4) Any Gross Partial Surrender Amount(s); plus
- 5) Interest credited at the current Interest Rate.

TERMINATION

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


President


Secretary



4350 Westown Parkway • West Des Moines, IA 50266
A Stock Company
Annuity Service Center: P.O. Box 79905, Des Moines, Iowa

ANNUAL DECLARED RATE NEGATIVE PERFORMANCE OPTION INDEX ACCOUNT ENDORSEMENT

This Endorsement is 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 and on the Additional Benefits Specifications Page. 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.

BENEFIT

This Endorsement adds an Annual Declared Rate Negative Performance (ADRNP) Index Account to Your Contract. You may allocate premium to this Index Account according to the Allocation of Premiums section of this Endorsement. You may transfer Your money to or from this Index Account according to the Transfers section of this Endorsement.

DEFINITIONS

Index Account: An account which will earn an Interest Credit, based upon changes in the index(es) listed on the Additional Benefits Specifications Page.

Index Account Value: The value of this Index Account. The calculation of this Account Value is further explained in the Calculations Section of this Endorsement.

Conditions on Allocations and Transfers to the ADRNP Index Account: The conditions that must be met in when allocating premium or transfers to this Index Account. The Conditions on Allocations and Transfers to the ADRNP Index Account are shown on the additional Benefits Specifications Page.

Declared Performance Rate: This Rate is used in the calculation of the Interest Credit, as described in this Endorsement. This initial Rate is declared on the Issue Date and guaranteed for the duration shown on the Additional Benefits Specifications Page. The Declared Performance Rate for future durations will be declared on each Contract Anniversary and guaranteed for the following Contract Year. The guaranteed minimum Declared Performance Rate is shown on the Additional Benefits Specifications Page.

Index Value: The Index Value on any trading day is the closing value on the previous trading day associated with the index shown on the Additional Benefits Specifications Page. The Index Value on any non-trading day is the Index Value associated with the previous trading day. If publication of the appropriate index is discontinued, or the calculation is substantially changed, We may substitute a suitable index and notify You.

Interest Credit: The interest credited to this Index Account. This Interest Credit is calculated according to the Calculations section of this Endorsement. Any Interest Credit will be added to this Index Account at the end of each Contract Year.

Minimum Fixed Account Allocation: We may require You to allocate a certain percentage of Your Initial Premium to the Fixed Account and that You maintain a minimum percentage of Your Accumulation Value in the Fixed Account on each Contract Anniversary. The Minimum Fixed Account Allocation percentage, if any, is shown on the Additional Benefits Specifications Page.

Minimum Transfer Amount: The minimum amount of each transfer to or from this Index Account, as shown on the Additional Benefits Specifications Page.

CALCULATIONS

CALCULATION OF THE INDEX ACCOUNT VALUE:

The Index Account Value equals:

- 1) The total Initial Premium allocated to all available indexes for this Index Account; plus or minus
- 2) Any transfers to or from this Index Account; less
- 3) Any Gross Partial Surrender Amounts from this Index Account; plus
- 4) Any Interest Credits for each available index.

CALCULATION OF THE INTEREST CREDIT:

The Interest Credit, for each available index, is described below.

Index with No Change or Negative Performance: If the Index Value on the current Contract Anniversary is less than or equal to the Index Value on the last Contract Anniversary, the Interest Credit, for each available index, equals:

- 1) The Declared Performance Rate; multiplied by
- 2) The total of:
 - a) The Index Account Value allocated to that index on the last Contract Anniversary; plus or minus
 - b) Any transfers on the last Contract Anniversary of this Index Account allocated to that index; less
 - c) Any Gross Partial Surrender Amounts from this Index Account allocated to that index during the Contract Year.

Index with Positive Performance: If the Index Value on the current Contract Anniversary is greater than the Index Value on the last Contract Anniversary, the Interest Credit, for each available index, equals zero.

The Interest Credit will not be less than zero.

ALLOCATIONS AND TRANSFERS

Allocation of Premiums: You must select the portion of Your Initial Premium to be allocated to the Index Account.

All subsequent premiums received during a Contract Year will be allocated to the Fixed Account. On each Contract Anniversary, We will allocate any premiums received since the prior Contract Anniversary to this Index Account according to Your most recent instructions.

Allocations of Initial Premium and all subsequent premiums are subject to the Conditions on Allocations and Transfers to the ADRNP Index Account, as shown on the Additional Benefits Specifications Page.

The percentage of the Accumulation Value allocated to the Fixed Account must satisfy any Minimum Fixed Account Allocation requirements shown on the Additional Benefits Specification Page. On each Contract Anniversary, We reserve the right to reallocate Your Contract's Accumulation Value on a pro-rata basis in the event that the percentage of Your Accumulation Value that is allocated to the Fixed Account is less than the Minimum Fixed Account Allocation percentage shown on the Additional Benefits Specifications Page.

Transfers: You may request a transfer to or from this Index Account to be effective on the next Contract Anniversary, subject to the following:

- 1) We must receive Your Written Notice requesting a transfer at least five business days prior to the Contract Anniversary.
- 2) The amount transferred cannot be less than the Minimum Transfer Amount shown on the Additional Benefits Specifications Page.
- 3) We reserve the right to require You to maintain at least an amount equal to the Minimum Fixed Account Allocation percentage of Your Contract's Accumulation Value in the Fixed Account after any transfer request.
- 4) The transfer must satisfy the Conditions on Allocations and Transfers to the ADRNP Index Account, as shown on the Additional Benefits Specifications Page.

We will also declare the current Interest Rate for any amounts transferred to the Fixed Account.

FIXED ACCOUNT

The following replaces Fixed Account Value of the Contract to which this Endorsement is attached.

Fixed Account Value: The Fixed Account Value equals:

- 1) Your Fixed Account Initial Premium; plus or minus
- 2) Any subsequent premium; plus or minus
- 3) Any transfers to or from the Fixed Account; less
- 4) Any Gross Partial Surrender Amount(s); plus
- 5) Interest credited at the current Interest Rate.

TERMINATION

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


President


Secretary

SPECIFICATIONS PAGE

CONTRACT NUMBER: [L012345678]
ANNUITANT: [JOHN DOE]
ISSUE AGE: [35]
OWNER: [MARY DOE]
ISSUE DATE: [OCTOBER 1, 2010]
SEX OF ANNUITANT: [MALE]
MATURITY DATE: [OCTOBER 1, 2090]
INITIAL PREMIUM: [\$20,000.00]
MINIMUM ADDITIONAL PREMIUM: [\$25]
MAXIMUM ADDITIONAL PREMIUM: [\$5,000]
MINIMUM ACCUMULATION VALUE : [\$1,000]
MINIMUM GROSS PARTIAL SURRENDER AMOUNT: [\$500]

SURRENDER CHARGE PERIOD

<u>Contract Year</u>	<u>Surrender Charge Percentage</u>
1	10%
2	10%
3	10%
4	10%
5	9%
6	8%
7	5%
8	3%
9+	0%

FIXED ACCOUNT:
FIXED ACCOUNT INITIAL PREMIUM: [\$10,000.00]
INITIAL PREMIUM INTEREST RATE: [2.25%]
INITIAL PREMIUM INTEREST RATE GUARANTEE PERIOD: [One] Contract Year
MINIMUM GUARANTEED FIXED ACCOUNT INTEREST RATE: [1.00%]

If you have any questions or concerns, contact your agent or write or call Us at:

North American Company for Life and Health Insurance
 Annuity Service Center
 P. O. Box 79905
 Des Moines, Iowa 50325-0905
 Toll-free telephone: 1-866-322-7069

SPECIFICATIONS PAGE

CONTRACT NUMBER: [L012345678]
ANNUITANT: [JOHN DOE]
ISSUE AGE: [35]
OWNER: [MARY DOE]
ISSUE DATE: [OCTOBER 1, 2010]
SEX OF ANNUITANT: [MALE]
MATURITY DATE: [OCTOBER 1, 2090]
INITIAL PREMIUM: [\$20,000.00]
MINIMUM ADDITIONAL PREMIUM: [\$25]
MAXIMUM ADDITIONAL PREMIUM: [\$5,000]
MINIMUM ACCUMULATION VALUE : [\$1,000]
MINIMUM GROSS PARTIAL SURRENDER AMOUNT: [\$500]

SURRENDER CHARGE PERIOD

<u>Contract Year</u>	<u>Surrender Charge Percentage</u>
1	10%
2	10%
3	10%
4	10%
5	10%
6	9%
7	8%
8	7%
9	6%
10	5%
11	4%
12	2%
13+	0

FIXED ACCOUNT:

FIXED ACCOUNT INITIAL PREMIUM: [\$10,000.00]
INITIAL PREMIUM INTEREST RATE: [2.60%]
INITIAL PREMIUM INTEREST RATE GUARANTEE PERIOD: [One] Contract Year
MINIMUM GUARANTEED FIXED ACCOUNT INTEREST RATE: [1.00%]

If you have any questions or concerns, contact your agent or write or call Us at:

North American Company for Life and Health Insurance
 Annuity Service Center
 P. O. Box 79905
 Des Moines, Iowa 50325-0905
 Toll-free telephone: 1-866-322-7069

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

NURSING HOME CONFINEMENT WAIVER (NHCW)

Effective Date [October 1, 2010]
Nursing Home Confinement Waiver (NHCW) Percentage: [10.00%]
Nursing Home Confinement Period [90 days]

PREMIUM BONUS RIDER II

Premium Bonus Amount: [\$2,000]
Premium Bonus Percentage: [5.00%]
Premium Bonus Guarantee Period: [Contract Years 1-5]
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	20%
9+]	0%]

PENALTY FREE PARTIAL SURRENDER ENDORSEMENT

Penalty Free Partial Surrender Percentage: [10.00%] [After 1st Contract Year]

INTEREST ADJUSTMENT ENDORSEMENT II

Interest Adjustment Period: [8 Years]

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

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

INDEX ACCOUNTS* *We reserve the right to add, remove or revise availability of crediting methods and index(es) in the Index Accounts.	PREMIUM ALLOCATED	INDEX VALUE AT ISSUE	INTEREST CREDIT FACTOR
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[APP-Cap]			
[S&P 500®]	[\$5,000.00]	[1,109.55]	
Index Cap rate ¹			[4.30%]
[Dow Jones Industrial Average (DJIA)sm]	[0]	[10,462.77]	
Index Cap rate ¹			[4.00%]
[S&P MidCap 400®]	[0]	[763.79]	
Index Cap rate ¹			[3.85%]
[RUSSELL 2000®]	[0]	[636.46]	
Index Cap rate ¹			[3.85%]
[NASDAQ-100®]	[0]	[1,892.34]	
Index Cap rate ¹			[3.70%]
[EURO STOXX 50sm]	[0]	[2,780.40]	
Index Cap rate ¹			[4.05%]
[Hang Seng]	[\$1,000.00]	[21,678.80]	
Index Cap rate ¹			[4.50%]

[MPP-Cap]			
[S&P 500®]	[\$3,000.00]	[1,109.55]	
Index Cap rate ¹			[2.40%]
[NASDAQ-100®]	[0]	[1,892.34]	
Index Cap rate ¹			[2.05%]

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

<p>INDEX ACCOUNTS* *We reserve the right to add, remove or revise availability of crediting methods and index(es) in the Index Accounts.</p>	<p>PREMIUM ALLOCATED</p>	<p>INDEX VALUE AT ISSUE</p>	<p>INTEREST CREDIT FACTOR</p>
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<p>[ADRNP] [S&P 500®] Declared Performance Rate²</p>	<p>[1,000.00]</p>	<p>[1,109.55]</p>	<p>[3.50%]</p>
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Conditions on Allocations and Transfers to ADRNP Index Account:
[S&P 500®] ADRNP Index Account: [You may allocate any Premium and transfers to the S&P 500® ADRNP Index Account subject to the Minimum Fixed Account Allocation and Minimum Transfer Amount.]

<p>[ADRPP] [S&P 500®] Declared Performance Rate³</p>	<p>[1,000.00]</p>	<p>[1,109.55]</p>	<p>[3.25%]</p>
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Conditions on Allocations and Transfers to the ADRPP Index Account:
[S&P 500®] ADRPP Index Account: [You may allocate any Premium and transfers to the S&P 500® ADRPP Index Account subject to the Minimum Fixed Account Allocation and Minimum Transfer Amount.]

[[¹Guaranteed for [one] Contract Year[s].] [Guaranteed never to go below [2.00%] for APP-Cap].
 [Guaranteed never to go below [1.00%] for MPP-Cap].]
²Guaranteed for [one] Contract Year[s]. Guaranteed to never go below [1.00%] for ADRNP.]
³Guaranteed for [one] Contract Year[s]. Guaranteed to never go below [1.00%] for ADRPP.]]

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

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ADDITIONAL BENEFITS SPECIFICATIONS PAGE

NURSING HOME CONFINEMENT WAIVER (NHCW)

Effective Date [October 1, 2010]
Nursing Home Confinement Waiver (NHCW) Percentage: [10.00%]
Nursing Home Confinement Period [90 days]

PREMIUM BONUS RIDER II

Premium Bonus Amount: [\$2,000]
Premium Bonus Percentage: [5.00%]
Premium Bonus Guarantee Period: [Contract Years 1-5]
Premium Bonus Recapture Schedule:

CONTRACT YEAR	PREMIUM BONUS RECAPTURE PERCENTAGE
[1	[100%
2	95%
3	90%
4	85%
5	80%
6	70%
7	60%
8	50%
9	40%
10	30%
11	20%
12	10%
13+]	0%]

PENALTY FREE PARTIAL SURRENDER ENDORSEMENT

Penalty Free Partial Surrender Percentage: [10.00%] [After 1st Contract Year]

INTEREST ADJUSTMENT ENDORSEMENT II

Interest Adjustment Period: [12 Years]

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

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

INDEX ACCOUNTS*	PREMIUM ALLOCATED	INDEX VALUE AT ISSUE	INTEREST CREDIT FACTOR
*We reserve the right to add, remove or revise availability of crediting methods and index(es) in the Index Accounts.			

[APP-Cap]			
[S&P 500®]	[\$5,000.00]	[1,109.55]	
Index Cap rate ¹			[5.05%]
[Dow Jones Industrial Average (DJIA)sm]	[0]	[10,462.77]	
Index Cap rate ¹			[4.85%]
[S&P MidCap 400®]	[0]	[763.79]	
Index Cap rate ¹			[4.60%]
[RUSSELL 2000®]	[0]	[636.46]	
Index Cap rate ¹			[4.60%]
[NASDAQ-100®]	[0]	[1,892.34]	
Index Cap rate ¹			[4.45%]
[EURO STOXX 50sm]	[0]	[2,780.40]	
Index Cap rate ¹			[4.90%]
[Hang Seng]	[\$1,000.00]	[21,678.80]	
Index Cap rate ¹			[5.25%]

[MPP-Cap]			
[S&P 500®]	[\$3,000.00]	[1,109.55]	
Index Cap rate ¹			[2.65%]
[NASDAQ-100®]	[0]	[1,892.34]	
Index Cap rate ¹			[2.45%]

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

INDEX ACCOUNTS*

*We reserve the right to add, remove or revise availability of crediting methods and index(es) in the Index Accounts.

**PREMIUM
ALLOCATED**

**INDEX
VALUE AT
ISSUE**

**INTEREST
CREDIT
FACTOR**

[ADRNP]

[S&P 500®]

Declared Performance Rate²

[1,000.00]

[1,109.55]

[3.50%]

Conditions on Allocations and Transfers to ADRNP Index Account:

[S&P 500®] ADRNP Index Account:

[You may allocate any Premium and transfers to the S&P 500® ADRNP Index Account subject to the Minimum Fixed Account Allocation and Minimum Transfer Amount.]

[ADRPP]

[S&P 500®]

Declared Performance Rate³

[1,000.00]

[1109.55]

[3.25%]

Conditions on Allocations and Transfers to the ADRPP Index Account:

[S&P 500®] ADRPP Index Account:

[You may allocate any Premium and transfers to the S&P 500® ADRPP Index Account subject to the Minimum Fixed Account Allocation and Minimum Transfer Amount.]

[[¹Guaranteed for [one] Contract Year[s]. [Guaranteed never to go below [2.00%] for APP-Cap].
[Guaranteed never to go below [1.00%] for MPP-Cap].]

[²Guaranteed for [one] Contract Year[s]. Guaranteed to never go below [1.00%] for ADRNP.]

[³Guaranteed for [one] Contract Year[s]. Guaranteed to never go below [1.00%] for ADRPP.]]

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

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SERFF Tracking Number: NALH-126829801 State: Arkansas
 Filing Company: North American Company for Life and Health State Tracking Number: 46924
 Insurance
 Company Tracking Number: PS160A.8YR.12 ET AL
 TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed
 Product Name: PS160A.8YR.12 et al
 Project Name/Number: PS160A.8YR.12 et al/PS160A.8YR.12

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments: See template below for Flesch Cert. See the Filing Description for all other certifications.		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: We will use previously approved application 11292Z, approved by your department 10/19/2007.		

	Item Status:	Status Date:
Satisfied - Item: Statements of Variability		
Comments:		
Attachments: STATEMENT OF VARIABILITY PS160A.8YR.12 AND PS160A.12YR.pdf STATEMENT OF VARIABILITY PS160B.8YR.12 AND PS160B.12YR.pdf		

	Item Status:	Status Date:
Satisfied - Item: Readability Certification		
Comments:		
Attachment: ReadabilityCert_09.22.2010.pdf		

	Item Status:	Status Date:
Satisfied - Item: PS160A.8YR.12, PS160A.12YR.12 - No Bonus Exhibits		

SERFF Tracking Number: NALH-126829801 State: Arkansas
Filing Company: North American Company for Life and Health State Tracking Number: 46924
Insurance
Company Tracking Number: PS160A.8YR.12 ET AL
TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed
Product Name: PS160A.8YR.12 et al
Project Name/Number: PS160A.8YR.12 et al/PS160A.8YR.12

Comments:

Attachments:

PS160A.8YR.12 - no bonus - Exh 1.pdf
PS160A.12YR.12 - no bonus - Exh 1.pdf

Item Status:

**Status
Date:**

Satisfied - Item: PS160A.8YR.12, PS160A.12YR.12
w Bonus Exhibits

Comments:

Attachments:

PS160A.8YR.12 - bonus - Exh 1.pdf
PS160A.12YR.12 - bonus - Exh 1.pdf

Item Status:

**Status
Date:**

Satisfied - Item: SNF Certifications

Comments:

Attachments:

SNF Certification - PS160A.8yr.12.pdf
SNF Certification - PS160A.12yr.12.pdf

STATEMENT OF VARIABILITY
FOR
Specifications Page

PS160A.8YR.12 and PS160A.12YR.12

The following elements of the Specification Page are variable (listed in order of appearance). Policyholder specific variable information such as name, issue date, etc do not have detailed explanation as the nature of the information is always variable.

CONTRACT NUMBER	Contract Number at issue
ANNUITANT	Annuitant's name at issue
ISSUE AGE	Age of Annuitant at issue
OWNER	Owner's name at issue
ISSUE DATE	Date this contract is issued
SEX OF ANNUITANT	Sex of Annuitant
MATURITY DATE	The date when a Pay-Out Option must be elected and annuity payments begin.
SINGLE PREMIUM:	\$25 to \$5,000,000
MINIMUM ACCUMULATION VALUE:	\$25 to \$500,000
MINIMUM GROSS PARTIAL SURRENDER AMOUNT:	\$100 to \$100,000
FIXED ACCOUNT PREMIUM:	Initial premium allocated to the Fixed Account at issue.
INTEREST RATE:	1% to 20%
MINIMUM GUARANTEED INTEREST RATE:	1% to 3%
COMPANY ADDRESS	Bracketed for future variability in case the company updates the logo, changes the physical location, P.O. Box or telephone numbers in the future.

STATEMENT OF VARIABILITY FOR
 ADDITIONAL BENEFITS SPECIFICATION PAGE
 PS160B.8YR.12 and PS160B.12YR.12

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 1% - 100%
Nursing Home Confinement Period	Range of 0 – 120 days
PENALTY FREE PARTIAL SURRENDER ENDORSEMENT	
	This line and information below will appear when this endorsement is available.
Penalty-Free Partial Surrender Availability	This could be available at issue or after the 1 st Contract Year.
Penalty Free Partial Surrender Amount	This will either be a percentage of the Accumulation Value (range of 1% to 20%); OR it will be any interest earned during the current contract year; OR it will be any interest earned during the previous contract year. OR it will be any interest earned since contract issue. One of the following statements will print: “[10%] of the Accumulation Value”; or “Any interest earned during the current Contract Year.” “Any interest earned during the previous Contract Year.” “Any interest earned since the contract issue date.”
INTEREST ADJUSTMENT ENDORSEMENT	
	This line and information below will appear when this endorsement is available.
Interest Adjustment Period	Contract Years 1-20 8YRS for the 8YR Surrender Charge Period 12YRS for the 12YR Surrender Charge Period
INDEXED ACCOUNT ENDORSEMENTS	
	This line and information below will appear when this endorsement is available.
Minimum Fixed Account Allocation	0% to 100%
Minimum Transfer Amount	\$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. We also anticipate the possibility of offering additional index(es) in the future as market conditions warrant. At Company discretion we may add, remove or revise availability of crediting methods and index(es) in the Index Account(s).
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 this index and Index Account on the issue date.
Index Cap Rate (footnote ¹)	The Index Cap Rate (footnote ¹) is guaranteed for 1-20 Contract Year(s). The Index Cap Rate is guaranteed to never go below 1% and never above 40% for the Annual Point to Point, and to never go below 1% and never above 40% for the Monthly Point to Point.

<p>Conditions on Allocations and Transfers to ADRNP Index Account:</p>	<p>[You may allocate any Premium and transfers to the ADRNP Account subject to the Minimum Fixed Account Allocation and Minimum Transfer Amount] OR [No portion of Premium or transfer amount may be allocated to the [INDEX] ADRNP Account if any amount is allocated to the [[INDEX] ADRPP Account],[[INDEX] APP-Cap], [[INDEX] MPP-Cap], [[INDEX] TPP-Cap]]; OR</p> <p>[No more than [1-100%] of the Premium or [1-100%] of the Account Value for any transfers may be allocated to [INDEX] ADRNP Account if any amount is allocated to the [[INDEX] ADRPP Account],[[INDEX] APP-Cap], [[INDEX] MPP-Cap], [[INDEX] TPP-Cap]];</p> <p>[INDEX]: Each instance above of the term [INDEX] is variable and could have any of the available indexes listed below. We plan to use the following INDEX options with this product design: S&P 500®, Dow Jones Industrial Average (DJIA)sm, S&P MidCap 400®, RUSSELL 2000®, NASDAQ-100®, EURO STOXX 50sm, Hang Seng.</p> <p>At Company discretion we may add, remove or revise availability of crediting methods and index(es) in the Index Account(s).</p>
<p>Declared Performance Rate (footnote ²)</p>	<p>The Declared Performance Rate (footnote ²) is guaranteed for 1-20 Contract Year(s). The Declared Performance Rate is guaranteed to never go below 1% and never above 40%.</p>
<p>Conditions on Allocations and Transfers to ADRPP Index Account:</p>	<p>[You may allocate any Premium and transfers to the ADRPP Account subject to the Minimum Fixed Account Allocation and Minimum Transfer Amount] OR [No portion of Premium or transfer amount may be allocated to the [INDEX] ADRPP Account if any amount is allocated to the [[INDEX] ADRNP Account],[[INDEX] APP-Cap], [[INDEX] MPP-Cap], [[INDEX] TPP-Cap]]; OR</p> <p>[No more than [1-100%] of the Premium or [1-100%] of the Account Value for any transfers may be allocated to [INDEX] ADRPP Account if any amount is allocated to the [[INDEX] ADRNP Account],[[INDEX] APP-Cap], [[INDEX] MPP-Cap], [[INDEX] TPP-Cap]];</p> <p>[INDEX]: We plan to use the following INDEX options with this product design: S&P 500®, Dow Jones Industrial Average (DJIA)sm, S&P MidCap 400®, RUSSELL 2000®, NASDAQ-100®, EURO STOXX 50sm, Hang Seng</p> <p>At Company discretion we may add, remove or revise availability of crediting methods and index(es) in the Index Account(s).</p>
<p>Declared Performance Rate (footnote ³)</p>	<p>The Declared Performance Rate (footnote ³) is guaranteed for 1-20 Contract Year(s). The Declared Performance Rate is guaranteed to never go below 1% and never above 40%.</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>
Annual Declared Rate Positive Performance Option Index Account Endorsement	AE519A	50.0
Annual Declared Rate Negative Performance Option Index Account Endorsement	AE520A	combined all forms

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 September 21, 2010

Mike Yanacheak
Officer's Name

2nd Vice President, Product Development
Officer's Title

North American Company for Life & Health

LS160A, PS160A.8YR.12, PS160B.8YR.12

Comparison to Standard Nonforfeiture Law Minimum Values

End of Year	Premium (Paid at BOY)	Accumulation Value at 0.00%	Surrender Charge Schedule	Penalty-Free Amount*	Accumulation Value less Surrender Charges* (A)	Surrender Value = Max [(A), (F)] (E)	Minimum SNF** (F)	Excess = ((E) - (F))	Pass/Fail
1	10000	10000	10.00%	0%	9000	9000	8846	154	Pass
2		10000	10.00%	10%	9100	9100	8944	156	Pass
3		10000	10.00%	10%	9100	9100	9042	58	Pass
4		10000	10.00%	10%	9100	9141	9141	0	Pass
5		10000	9.00%	10%	9190	9242	9242	0	Pass
6		10000	8.00%	10%	9280	9344	9344	0	Pass
7		10000	5.00%	10%	9550	9550	9446	104	Pass
8		10000	3.00%	10%	9730	9730	9550	180	Pass
9		10000	0.00%	10%	10000	10000	9655	345	Pass
10		10000	0.00%	10%	10000	10000	9762	238	Pass

*The 10.00% penalty-free partial surrender amount is excluded from the calculation of applicable surrender charges.

**The Minimum SNF column is based upon the net considerations (not including the annual contract charge) to demonstrate compliance for all premium levels. Thus, if any given premium level were illustrated all amounts would be proportional to those shown above. If the annual contract charge was included the Excess listed above would be greater, but not necessarily proportional for other premium levels.

Prospective Test***

Issue Age 85

End of Year	Age	Premium (Paid at BOY)	Accumulation Value at 0.00%	Surrender Charge Schedule	Penalty-Free Amount*	Accumulation Value less Surrender Charges* (I)	Minimum SNF** (J)	Surrender Value = Max [(I), (J)] (K)	Projected Guaranteed Maturity Value (L)	Discounted Present Value (M)	Difference = (K) - (M)	Pass/Fail
1	86	10000	10,000	10.00%	0.00%	9,000	8,846	9,000	12,149	6,650	2,350	Pass
2	87		10,000	10.00%	10.00%	9,100	8,944	9,100	12,149	6,789	2,311	Pass
3	88		10,000	10.00%	10.00%	9,100	9,042	9,100	12,149	6,932	2,168	Pass
4	89		10,000	10.00%	10.00%	9,100	9,141	9,141	12,149	7,077	2,064	Pass
5	90		10,000	9.00%	10.00%	9,190	9,242	9,242	12,149	7,226	2,016	Pass
6	91		10,000	8.00%	10.00%	9,280	9,344	9,344	12,149	7,378	1,966	Pass
7	92		10,000	5.00%	10.00%	9,550	9,446	9,550	12,149	7,533	2,017	Pass
8	93		10,000	3.00%	10.00%	9,730	9,550	9,730	12,149	7,691	2,039	Pass
9	94		10,000	0.00%	10.00%	10,000	9,655	10,000	12,149	7,852	2,148	Pass
10	95		10,000	0.00%	10.00%	10,000	9,762	10,000	12,149	8,017	1,983	Pass
11	96		10,000	0.00%	10.00%	10,000	9,869	10,000	12,149	8,186	1,814	Pass
12	97		10,000	0.00%	10.00%	10,000	9,978	10,000	12,149	8,358	1,642	Pass
13	98		10,000	0.00%	10.00%	10,000	10,087	10,087	12,149	8,533	1,554	Pass
14	99		10,000	0.00%	10.00%	10,000	10,198	10,198	12,149	8,712	1,486	Pass
15	100		10,000	0.00%	10.00%	10,000	10,310	10,310	12,149	8,895	1,415	Pass
16	101		10,000	0.00%	10.00%	10,000	10,424	10,424	12,149	9,082	1,342	Pass
17	102		10,000	0.00%	10.00%	10,000	10,538	10,538	12,149	9,273	1,266	Pass
18	103		10,000	0.00%	10.00%	10,000	10,654	10,654	12,149	9,467	1,187	Pass
19	104		10,000	0.00%	10.00%	10,000	10,772	10,772	12,149	9,666	1,105	Pass
20	105		10,000	0.00%	10.00%	10,000	10,890	10,890	12,149	9,869	1,021	Pass
21	106		10,000	0.00%	10.00%	10,000	11,010	11,010	12,149	10,077	933	Pass
22	107		10,000	0.00%	10.00%	10,000	11,131	11,131	12,149	10,288	843	Pass
23	108		10,000	0.00%	10.00%	10,000	11,253	11,253	12,149	10,504	749	Pass
24	109		10,000	0.00%	10.00%	10,000	11,377	11,377	12,149	10,725	652	Pass
25	110		10,000	0.00%	10.00%	10,000	11,502	11,502	12,149	10,950	552	Pass
26	111		10,000	0.00%	10.00%	10,000	11,629	11,629	12,149	11,180	449	Pass
27	112		10,000	0.00%	10.00%	10,000	11,757	11,757	12,149	11,415	342	Pass
28	113		10,000	0.00%	10.00%	10,000	11,886	11,886	12,149	11,654	232	Pass
29	114		10,000	0.00%	10.00%	10,000	12,017	12,017	12,149	11,899	118	Pass
30	115		10,000	0.00%	10.00%	10,000	12,149	12,149	12,149	12,149	-	Pass

North American Company for Life & Health
 LS160A, PS160A.12YR.12, PS160B.12YR.12

Comparison to Standard Nonforfeiture Law Minimum Values

End of Year	Premium (Paid at BOY)	Accumulation Value at 0.00%	Surrender Charge Schedule	Penalty-Free Amount*	Accumulation Value less Surrender Charges* (A)	Surrender Value = Max [(A), (F)] (E)	Minimum SNF** (F)	Excess = ((E) - (F))	Pass/Fail
1	10000	10000	10.00%	0%	9000	9000	8846	154	Pass
2	10000	10000	10.00%	10%	9100	9100	8944	156	Pass
3	10000	10000	10.00%	10%	9100	9100	9042	58	Pass
4	10000	10000	10.00%	10%	9100	9141	9141	0	Pass
5	10000	10000	10.00%	10%	9100	9242	9242	0	Pass
6	10000	10000	9.00%	10%	9190	9344	9344	0	Pass
7	10000	10000	8.00%	10%	9280	9446	9446	0	Pass
8	10000	10000	7.00%	10%	9370	9550	9550	0	Pass
9	10000	10000	6.00%	10%	9460	9655	9655	0	Pass
10	10000	10000	5.00%	10%	9550	9762	9762	0	Pass
11	10000	10000	4.00%	10%	9640	9869	9869	0	Pass
12	10000	10000	2.00%	10%	9820	9978	9978	0	Pass
13	10000	10000	0.00%	10%	10000	10087	10087	0	Pass

*The 10.00% penalty-free partial surrender amount is excluded from the calculation of applicable surrender charges.

**The Minimum SNF column is based upon the net considerations (not including the annual contract charge) to demonstrate compliance for all premium levels. Thus, if any given premium level were illustrated all amounts would be proportional to those shown above. If the annual contract charge was included the Excess listed above would be greater, but not necessarily proportional for other premium levels.

Prospective Test***

Issue Age 85

End of Year	Age	Premium (Paid at BOY)	Accumulation Value at 0.00%	Surrender Charge Schedule	Penalty-Free Amount*	Accumulation Value less Surrender Charges* (I)	Minimum SNF** (J)	Surrender Value = Max [(I), (J)] (K)	Projected Guaranteed Maturity Value (L)	Discounted Present Value (M)	Difference = (K) - (M)	Pass/Fail
1	86	10000	10,000	10.00%	0.00%	9,000	8,846	9,000	12,149	6,650	2,350	Pass
2	87		10,000	10.00%	10.00%	9,100	8,944	9,100	12,149	6,789	2,311	Pass
3	88		10,000	10.00%	10.00%	9,100	9,042	9,100	12,149	6,932	2,168	Pass
4	89		10,000	10.00%	10.00%	9,100	9,141	9,141	12,149	7,077	2,064	Pass
5	90		10,000	10.00%	10.00%	9,100	9,242	9,242	12,149	7,226	2,016	Pass
6	91		10,000	9.00%	10.00%	9,190	9,344	9,344	12,149	7,378	1,966	Pass
7	92		10,000	8.00%	10.00%	9,280	9,446	9,446	12,149	7,533	1,914	Pass
8	93		10,000	7.00%	10.00%	9,370	9,550	9,550	12,149	7,691	1,859	Pass
9	94		10,000	6.00%	10.00%	9,460	9,655	9,655	12,149	7,852	1,803	Pass
10	95		10,000	5.00%	10.00%	9,550	9,762	9,762	12,149	8,017	1,744	Pass
11	96		10,000	4.00%	10.00%	9,640	9,869	9,869	12,149	8,186	1,683	Pass
12	97		10,000	2.00%	10.00%	9,820	9,978	9,978	12,149	8,358	1,620	Pass
13	98		10,000	0.00%	10.00%	10,000	10,087	10,087	12,149	8,533	1,554	Pass
14	99		10,000	0.00%	10.00%	10,000	10,198	10,198	12,149	8,712	1,486	Pass
15	100		10,000	0.00%	10.00%	10,000	10,310	10,310	12,149	8,895	1,415	Pass
16	101		10,000	0.00%	10.00%	10,000	10,424	10,424	12,149	9,082	1,342	Pass
17	102		10,000	0.00%	10.00%	10,000	10,538	10,538	12,149	9,273	1,266	Pass
18	103		10,000	0.00%	10.00%	10,000	10,654	10,654	12,149	9,467	1,187	Pass
19	104		10,000	0.00%	10.00%	10,000	10,772	10,772	12,149	9,666	1,105	Pass
20	105		10,000	0.00%	10.00%	10,000	10,890	10,890	12,149	9,869	1,021	Pass
21	106		10,000	0.00%	10.00%	10,000	11,010	11,010	12,149	10,077	933	Pass
22	107		10,000	0.00%	10.00%	10,000	11,131	11,131	12,149	10,288	843	Pass
23	108		10,000	0.00%	10.00%	10,000	11,253	11,253	12,149	10,504	749	Pass
24	109		10,000	0.00%	10.00%	10,000	11,377	11,377	12,149	10,725	652	Pass
25	110		10,000	0.00%	10.00%	10,000	11,502	11,502	12,149	10,950	552	Pass
26	111		10,000	0.00%	10.00%	10,000	11,629	11,629	12,149	11,180	449	Pass
27	112		10,000	0.00%	10.00%	10,000	11,757	11,757	12,149	11,415	342	Pass
28	113		10,000	0.00%	10.00%	10,000	11,886	11,886	12,149	11,654	232	Pass
29	114		10,000	0.00%	10.00%	10,000	12,017	12,017	12,149	11,899	118	Pass
30	115		10,000	0.00%	10.00%	10,000	12,149	12,149	12,149	12,149	-	Pass

North American Company for Life & Health

LS160A, PS160A.8YR.12, PS160B.8YR.12

Comparison to Standard Nonforfeiture Law Minimum Values

End of Year	Premium (Paid at BOY)	Accumulation Value at 0.00%	Surrender Charge Schedule	Penalty-Free Amount*	Premium Bonus Recapture	Accumulation Value less Surrender Charges less Premium Bonus Recapture* (A)	Surrender Value = Max [(A), (F)] (E)	Minimum SNF** (F)	Excess = ((E) - (F))	Pass/Fail
1	10000	10500	10.00%	0%	100%	8950	8950	8846	104	Pass
2		10500	10.00%	10%	90%	9130	9130	8944	186	Pass
3		10500	10.00%	10%	80%	9177	9177	9042	135	Pass
4		10500	10.00%	10%	70%	9224	9224	9141	83	Pass
5		10500	9.00%	10%	60%	9366	9366	9242	124	Pass
6		10500	8.00%	10%	50%	9508	9508	9344	164	Pass
7		10500	5.00%	10%	40%	9839	9839	9446	392	Pass
8		10500	3.00%	10%	20%	10122	10122	9550	572	Pass
9		10500	0.00%	10%	0%	10500	10500	9655	845	Pass
10		10500	0.00%	10%	0%	10500	10500	9762	738	Pass

*The 10.00% penalty-free partial surrender amount is excluded from the calculation of applicable surrender charges.

**The Minimum SNF column is based upon the net considerations (not including the annual contract charge) to demonstrate compliance for all premium levels. Thus, if any given premium level were illustrated all amounts would be proportional to those shown above. If the annual contract charge was included the Excess listed above would be greater, but not necessarily proportional for other premium levels.

Prospective Test**

Issue Age 85

End of Year	Age	Premium (Paid at BOY)	Accumulation Value at 0.00%	Surrender Charge Schedule	Premium Bonus Recapture	Penalty-Free Amount*	Accumulation Value less Surrender Charges less Premium Bonus Recapture* (I)	Minimum SNF** (J)	Surrender Value = Max [(I), (J)] (K)	Projected Guaranteed Maturity Value (L)	Discounted Present Value (M)	Difference = (K) - (M)	Pass/Fail
1	86	10000	10,500	10%	100%	0%	8,950	8,846	8,950	12,149	6,650	2,300	Pass
2	87		10,500	10%	90%	10%	9,130	8,944	9,130	12,149	6,789	2,340	Pass
3	88		10,500	10%	80%	10%	9,177	9,042	9,177	12,149	6,932	2,245	Pass
4	89		10,500	10%	70%	10%	9,224	9,141	9,224	12,149	7,077	2,147	Pass
5	90		10,500	9%	60%	10%	9,366	9,242	9,366	12,149	7,226	2,140	Pass
6	91		10,500	8%	50%	10%	9,508	9,344	9,508	12,149	7,378	2,130	Pass
7	92		10,500	5%	40%	10%	9,839	9,446	9,839	12,149	7,533	2,306	Pass
8	93		10,500	3%	20%	10%	10,122	9,550	10,122	12,149	7,691	2,431	Pass
9	94		10,500	0%	0%	10%	10,500	9,655	10,500	12,149	7,852	2,648	Pass
10	95		10,500	0%	0%	10%	10,500	9,762	10,500	12,149	8,017	2,483	Pass
11	96		10,500	0%	0%	10%	10,500	9,869	10,500	12,149	8,186	2,314	Pass
12	97		10,500	0%	0%	10%	10,500	9,978	10,500	12,149	8,358	2,142	Pass
13	98		10,500	0%	0%	10%	10,500	10,087	10,500	12,149	8,533	1,967	Pass
14	99		10,500	0%	0%	10%	10,500	10,198	10,500	12,149	8,712	1,788	Pass
15	100		10,500	0%	0%	10%	10,500	10,310	10,500	12,149	8,895	1,605	Pass
16	101		10,500	0%	0%	10%	10,500	10,424	10,500	12,149	9,082	1,418	Pass
17	102		10,500	0%	0%	10%	10,500	10,538	10,538	12,149	9,273	1,266	Pass
18	103		10,500	0%	0%	10%	10,500	10,654	10,654	12,149	9,467	1,187	Pass
19	104		10,500	0%	0%	10%	10,500	10,772	10,772	12,149	9,666	1,105	Pass
20	105		10,500	0%	0%	10%	10,500	10,890	10,890	12,149	9,869	1,021	Pass
21	106		10,500	0%	0%	10%	10,500	11,010	11,010	12,149	10,077	933	Pass
22	107		10,500	0%	0%	10%	10,500	11,131	11,131	12,149	10,288	843	Pass
23	108		10,500	0%	0%	10%	10,500	11,253	11,253	12,149	10,504	749	Pass
24	109		10,500	0%	0%	10%	10,500	11,377	11,377	12,149	10,725	652	Pass
25	110		10,500	0%	0%	10%	10,500	11,502	11,502	12,149	10,950	552	Pass
26	111		10,500	0%	0%	10%	10,500	11,629	11,629	12,149	11,180	449	Pass
27	112		10,500	0%	0%	10%	10,500	11,757	11,757	12,149	11,415	342	Pass
28	113		10,500	0%	0%	10%	10,500	11,886	11,886	12,149	11,654	232	Pass
29	114		10,500	0%	0%	10%	10,500	12,017	12,017	12,149	11,899	118	Pass
30	115		10,500	0%	0%	10%	10,500	12,149	12,149	12,149	12,149	-	Pass

North American Company

Actuarial Certification

Flexible Premium Deferred Annuity Specification Pages PS160A.8YR.12 & PS160B.8YR.12

The specification page PS160A.8YR.12 & PS160B8YR.12 will be issued with previously contract form LS160A.

The Company certifies that the Surrender Value of contract form LS160A with Specification Pages PS160A.8YR.12 & PS160B8YR.12 is guaranteed to be greater than or equal to the minimum nonforfeiture value for all years.

Therefore, the Contract and Specification Page satisfy the minimum value requirement of the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities Model Regulation. Exhibit 1 shows that the Contract and Specification Pages satisfy the minimum value requirements of the Standard Nonforfeiture Law. Exhibit 1 also shows that the Contract and Specifications Pages satisfy the prospective test of the Standard Nonforfeiture Law.

Marcy Baker, F.S.A., M.A.A.A.
Associate Actuary – Product Development

9/26/2010

Date

North American Company

Actuarial Certification

Flexible Premium Deferred Annuity Specification Pages PS160A.12YR.12 & PS160B.12YR.12

The specification page PS160A.12YR.12 & PS160B.12YR.12 will be issued with previously contract form LS160A.

The Company certifies that the Surrender Value of contract form LS160A with Specification Pages PS160A.12YR.12 & PS160B.12YR.12 is guaranteed to be greater than or equal to the minimum nonforfeiture value for all years.

Therefore, the Contract and Specification Page satisfy the minimum value requirement of the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities Model Regulation. Exhibit 1 shows that the Contract and Specification Pages satisfy the minimum value requirements of the Standard Nonforfeiture Law. Exhibit 1 also shows that the Contract and Specifications Pages satisfy the prospective test of the Standard Nonforfeiture Law.

Marcy Baker, F.S.A., M.A.A.A.
Associate Actuary – Product Development

9/26/2010

Date