

SERFF Tracking Number: NALH-126605050 State: Arkansas
Filing Company: North American Company for Life and Health Insurance State Tracking Number: 45555
Company Tracking Number: NA SOV CHANGE 2010
TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed
Product Name: NA SOV Change 2010
Project Name/Number: NA SOV Change 2010/

Filing at a Glance

Company: North American Company for Life and Health Insurance

Product Name: NA SOV Change 2010

TOI: A07I Individual Annuities - Special

Sub-TOI: A07I.001 Equity Indexed

Filing Type: Form

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: NA SOV Change 2010

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/06/2010

Deemer Date:

Submitted By: Stacy Reece

Filing Description:

This filing is for informational purposes.

SERFF Tr Num: NALH-126605050 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 45555

For Informational Purposes

Co Tr Num: NA SOV CHANGE State Status: Filed-Closed
2010

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

Date Submitted: 04/30/2010

Reviewer(s): Linda Bird

Disposition Date: 05/06/2010

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filing concurrently

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/04/2010

Created By: Stacy Reece

Corresponding Filing Tracking Number:

We are attaching Amendments of the Statements of Variability to reflect revised ranges of the guarantees for the Indexes. No other changes have been made.

SERFF Tracking Number: NALH-126605050 State: Arkansas
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 Insurance
 Company Tracking Number: NA SOV CHANGE 2010
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
 Product Name: NA SOV Change 2010
 Project Name/Number: NA SOV Change 2010/

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? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
North American Company for Life and Health Insurance	\$0.00	04/30/2010	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	05/06/2010	05/06/2010
Accepted For Informational Purposes	Linda Bird	05/04/2010	05/04/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	NA SOV's 2010	Stacy Reece	05/06/2010	05/06/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
We found a few errors on one of our pages	Note To Filer	Linda Bird	05/05/2010	05/05/2010
We found a few errors on one of our pages	Note To Reviewer	Stacy Reece	05/04/2010	05/04/2010

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Disposition

Disposition Date: 05/06/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment: Amendment of the Statement of Variability

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document (revised)	NA SOV's 2010		Yes
Supporting Document	NA SOV's 2010		Yes
Supporting Document	Actuarial Certification		No

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Project Name/Number: NA SOV Change 2010/

Disposition

Disposition Date: 05/04/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Project Name/Number: NA SOV Change 2010/

Amendment Letter

Submitted Date: 05/06/2010

Comments:

I have attached the corrected SOV. Thank you for re-opening.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: NA SOV's 2010

Comment:

SOV- Amendment FREEDOM CHOICE PS160B.4 - 04.29.10.pdf
SOV-Amendment PRIZM PLUS PS160B - 04.29.10.pdf
SOV Amendment DIVERSITY PS160B.9_04-29-2010.pdf
SOV Amendment NA TEN PS160B.6_04-29-2010.pdf
SOV Amendment NAC DYNAMICS PS155A PS156A- 05.04.2010.pdf

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Project Name/Number: NA SOV Change 2010/

Note To Filer

Created By:

Linda Bird on 05/05/2010 10:05 AM

Last Edited By:

Linda Bird

Submitted On:

05/05/2010 10:05 AM

Subject:

We found a few errors on one of our pages

Comments:

Filing has been re-opened in order for corrections to be submitted.

SERFF Tracking Number: NALH-126605050 *State:* Arkansas
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Note To Reviewer

Created By:

Stacy Reece on 05/04/2010 05:03 PM

Last Edited By:

Stacy Reece

Submitted On:

05/04/2010 05:03 PM

Subject:

We found a few errors on one of our pages

Comments:

Are you able to re-open this filing. So sorry. Otherwise we can submit is separately.

SERFF Tracking Number: NALH-126605050 State: Arkansas
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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: NA to this filing		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: NA to this filing		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: NA SOV's 2010		
Comments:		
Attachments:		
SOV- Amendment FREEDOM CHOICE PS160B.4 - 04.29.10.pdf		
SOV-Amendment PRIZM PLUS PS160B - 04.29.10.pdf		
SOV Amendment DIVERSITY PS160B.9_04-29-2010.pdf		
SOV Amendment NA TEN PS160B.6_04-29-2010.pdf		
SOV Amendment NAC DYNAMICS PS155A PS156A- 05.04.2010.pdf		

AMENDMENT OF THE
STATEMENT OF VARIABILITY FOR
ADDITIONAL BENEFITS SPECIFICATION PAGE
PS160B.4

(Only the section of the SOV that is amended is shown below. All other variables remain unchanged)

	Index Cap Rate	The Index Cap Rate (footnote ²) is guaranteed for 1-10 Contract Year(s). The Index Cap Rate is guaranteed to never go below 4 <u>0.50</u> % and never above 20% for the Monthly Point to Point, and to never go below 2 <u>1</u> % and never above 40% for the Annual Point to Point (footnote ¹).
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AMENDMENT OF THE
STATEMENT OF VARIABILITY FOR
ADDITIONAL BENEFITS SPECIFICATION PAGE
PS160B

(Only the section of the SOV that is amended is shown below. All other variables remain unchanged)

28.	Participation Rate	The Participation Rate (footnote ¹) is guaranteed for 1-14 Contract Year(s). The Participation Rate is guaranteed to never go below 4 5.00% and never above 100% for Annual Point to Point, Monthly Averaging and Multi-Index.
29.	Index Cap Rate	The Index Cap Rate (footnote ²) is guaranteed for 1-14 Contract Year(s). The Index Cap Rate is guaranteed to never go below 4 0.50% and never above 20% for the Monthly Point to Point and to never go below 1.00% and never above 40% for the Multi-Index.
30.	Multi Index Weight	This line and information below will appear when a Index Group Endorsement is elected.
31.	Best Performing Index Weight	Range of 0% - 100%
32.	Second Best Performing Index Weight	Range of 0% - 100%
33.	Third Best Performing Index Weight	Range of 0% - 100%

AMENDMENT OF THE
STATEMENT OF VARIABILITY FOR
ADDITIONAL BENEFITS SPECIFICATION PAGE
PS160B.9

(Only the section of the SOV that is amended is shown below. All other variables remain unchanged)

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 4.0 4.5% and never above 20% for the MPP-CAP, to never go below 1% and never above 40% for the APP-CAP and to never go below 1.00% and never above 30% for MA-CAP.
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.

AMENDMENT OF THE
STATEMENT OF VARIABILITY FOR
ADDITIONAL BENEFITS SPECIFICATION PAGE
PS160B.6

(Only the section of the SOV that is amended is shown below. All other variables remain unchanged)

Index Cap Rate	The Index Cap Rate (footnote ¹) is guaranteed for 1-10 Contract Year(s). The Index Cap Rate is guaranteed to never go below 0.5 0.5% and never above 20% for the Monthly Point to Point, to never go below 1.00% and never above 40% for the Annual Point to Point, to never go below 1.00% and never above 40% for the Monthly Average and to never go below 1.00% and never above 20% for the Multi-Index.
Best Performing Index Weight	Range of 0% - 100%
Second Best Performing Index Weight	Range of 0% - 100%
Third Best Performing Index Weight	Range of 0% - 100%

**AMENDMENT OF THE
STATEMENT OF VARIABILITY
FOR**

PS155A.5YR, PS155A.7YR, PS155A.10YR, PS155A.14YR
PS156A.5YR, PS156A.7YR, PS156A.10YR, PS156A.14YR

(Only the section of the SOV that is amended is shown below. All other variables remain unchanged)

The language provided on the original filed SOV: These index accounts and crediting methods may be changed at the discretion of the Company.	
We would like to make this more specific based on how we file SOV's today. Please accept the following as an amendment to the original language:	
INDEX ACCOUNTS	
PS155A.5YR, PS155A.7YR, PS155A.10YR, PS155A.14YR	
APP w CAP:	never below 1% and to never be above 40%
MPP w CAP:	never below 0.5% and to never be above 20%
AVERAGING w PRATE:	never below 5% and to never be above 100%
APP w PRATE:	never below 5% and to never be above 100%
MULTI-INDEX, APP w PRATE & CAP:	never below 5% and to never be above 100% for PRATE and never below 1% and to never be above 40% for CAP
PS156A.5YR, PS156A.7YR, PS156A.10YR, PS156A.14YR	
APP w CAP:	never below 1% and to never be above 40%
MPP w CAP:	never below 0.5% and to never be above 20%
AVERAGING w CAP	never below 1% and to never be above 30%
MULTI-INDEX, APP w CAP:	never below 1% and to never be above 40% for CAP

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/30/2010	Supporting	NA SOV's 2010 Document	05/06/2010	SOV- Amendment FREEDOM CHOICE PS160B.4 - 04.29.10.pdf SOV-Amendment PRIZM PLUS PS160B - 04.29.10.pdf SOV Amendment DIVERSITY PS160B.9_04-29-2010.pdf SOV Amendment NAC DYNAMICS PS155A PS156A- 04.29.10.pdf (Superseded) SOV Amendment NA TEN PS160B.6_04-29-2010.pdf

**AMENDMENT OF THE
STATEMENT OF VARIABILITY
FOR**

PS155A.5YR, PS155A.7YR, PS155A.10YR, PS155A.14YR
PS156A.5YR, PS156A.7YR, PS156A.10YR, PS156A.14YR

(Only the section of the SOV that is amended is shown below. All other variables remain unchanged)

The language provided on the original filed SOV: These index accounts and crediting methods may be changed at the discretion of the Company.	
We would like to make this more specific based on how we file SOV's today. Please accept the following as an amendment to the original language:	
INDEX ACCOUNTS	
PS156A.5YR, PS156A.7YR, PS156A.10YR, PS156A.14YR	
APP w CAP:	never below 1.00% and to never be above 40%
MPP w CAP:	never below 0.5% and to never be above 20%
AVERAGING w CAP:	never below 1.00% and to never be above 30%
MULTI-INDEX, APP w CAP:	never below 1.00% and to never be above 40%
PS155A.5YR, PS155A.7YR, PS155A.10YR, PS155A.14YR	
APP w PRATE:	never below 5.00% and to never be above 100%
AVERAGING w PRATE:	never below 5.00% and to never be above 100%
MULTI-INDEX, APP w PRATE & CAP:	never below 5.00% and to never be above 100% for PRATE and never below 1.00% and to never be above 40.00% for CAP