



NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE

## Interest Rate Changes and Income Pay<sup>®</sup> Changes Effective November 16, 2011

Like many companies in this ongoing low interest rate environment, we have made product and interest rate changes. As we continue to re-evaluate our portfolio to maintain our solid financial strength, we have decided to make further changes to interest rates and the Income Pay, optional Guaranteed Lifetime Withdrawal Benefit Rider.

### INTEREST RATES EFFECTIVE NOVEMBER 16, 2011

[Download the newly updated rate sheet. \(6745Z.pdf\)](#)

<b>INCOME PAY EFFECTIVE NOVEMBER 16, 2011</b>		
<b>Option 1:</b>	<b>Current:</b>	<b>New:</b>
<b>Bonus Credit</b>	6.00% for Life	5.50% for Life
<b>Cost</b>	0.20%	No Change (0.20%)
<b>Option 2:</b>	<b>Current:</b>	<b>New:</b>
<b>Bonus Credit</b>	8.00% for 10 Years with Option to Renew	6.50% for 10 Years with Option to Renew
<b>Cost</b>	0.95%	0.85%

**NEW INCOME PAY MATERIALS:** New rider materials will be available through our regular supply order process on November 18, 2011 or via the links below. New materials for the rider will be required for all applications received on or after November 16, 2011. NOTE: The Income Pay is approved in all states except AK, AL, CT, DE, MN, OR, UT, and WA.

[Income Pay Optional Guaranteed Lifetime Withdrawal Benefit Rider Brochure \(15545Z\)](#)

[Income Pay Election and Disclosure Form \(15544Z\)](#)

**New Business Guidelines:** The new rates and new GLWB rider bonus credit and cost will apply to applications received in the Home Office on or after November 16, 2011. Note: We will accept faxed applications to hold previous rates or previous GLWB rider bonus credit and cost, if the application is faxed into the home office on Tuesday, November 15, 2011. Originals must be received in the home office by Wednesday, November 16, 2011 by 5:00 pm CST. No exceptions will be allowed. Fax to: 877-586-0247. (NOTE: USPS does not guarantee next day delivery, please be aware when selecting your postal carrier.)

Please contact Marketing Support at 866-322-7066 for questions or assistance in ordering new product materials. We appreciate your support and as always, we thank you for your business.

Sincerely,

**Lori Bochner**  
Vice President Marketing & Sales Support  
[lbochner@sfgmembers.com](mailto:lbochner@sfgmembers.com)

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



This rider and its features is issued by North American Company for Life and Health Insurance, West Des Moines, IA and may not be available in all states. The Income Pay<sup>®</sup> GMWB Rider, is an optional guaranteed lifetime withdrawal benefit (GLWB) available for an additional cost issued on form AE513Z (rider) and SP513B (spec page) or state variation. This rider may not be appropriate for all clients. Rider is not available on the North American Ten<sup>®</sup>, the North American Paramount Choice Ten<sup>®</sup>, and the North American Freedom Choice<sup>®</sup> annuity with the 5% penalty-free withdrawal option. Please see product brochure for further product details.

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