

**IMPORTANT! Attention Nevada Producers**

**New Nevada Regulation to Impact North American Fixed Annuity Products, Effective December 5, 2011**

Nevada has issued a bulletin (Nevada bulletin 11-007) that will impact North American annuity products and issue ages in the state. Effective December 5, 2011, issue age changes are being proposed to address requirements of Nevada Bulletin 11-007, which will become effective January 1, 2012. We are working diligently on product approvals and new annuity products that will adhere to the new state requirements. Watch your email for details on new annuity product availability in Nevada.

The following issue age changes will be effective December 5, 2011:

| Annuity                                | Current Issue Ages |         |         | Proposed New Issue Ages* |         |         |
|--|--------------------|---------|---------|--------------------------|---------|---------|
|  | 7-Year             | 10-Year | 14-Year | 7-Year                   | 10-Year | 14-Year |
| North American Precision <sup>SM</sup> | 0-85               | 0-79    | 0-75    | 0-59                     | 0-53    | 0-48    |
| North American Charter <sup>SM</sup>   | 0-85               | 0-79    | 0-75    | 0-59                     | 0-53    | 0-48    |

\*subject to change pending filing

In addition, the following North American products will be discontinued effective December 5, 2011:

- North American Guarantee Choice<sup>SM</sup>
- The Boomer Annuity<sup>®</sup>

**IMPORTANT:** On January 1, 2012, pending policies will need to be reviewed and potentially changed or withdrawn. Any application in our home office that has not yet been issued and is affected by the changes will be given 30 calendar days to switch to an available product or be withdrawn. To change products, the home office requires a newly signed and dated disclosure, which may be faxed to 866-322-7073. Any case that has not been updated to an available product will be withdrawn by the home office at the end of the 30 day period. Pending business with all funds received prior to December 30, 2011 will be issued as applied for.

**New Business Guidelines:** The products with new issue ages will apply to applications received in the home office on or after December 5, 2011.

We appreciate your support and thank you for your continued business with North American!

Sincerely,



**Lori Bochner**

*Vice President Marketing & Sales Support*

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North American Precision<sup>SM</sup>, North American Charter<sup>SM</sup>, North American Guarantee Choice<sup>SM</sup>, The Boomer Annuity<sup>®</sup> are issued on form series LC/LS155A, LC/LS156A, NC/NAT000A, LC/LS158A. These products, their features and riders are issued by North American Company for Life and Health Insurance, West Des Moines, IA.

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