

## 2012 ELITE AGENT BONUS PROGRAM

### CRITERIA TO QUALIFY FOR PROGRAM:

- Produce a minimum of \$1,000,000 of issued annuity premium to qualify for Level 1, and produce \$2,500,000 to qualify for Level 2 between 01/01/2012 and 12/31/2012.
- Agent must be actively contracted with North American.
- No debit balances.
- No customer complaints.
- North American Company will notify the marketing organization once the above criteria has been verified and an agent is actively on the program.
- Agents must produce \$1,000,000 of issued annuity premium for Level 1 and \$2,500,000 for Level 2 (excluding Cash Management Annuity) in 2012, bonus is paid on products listed below.
- Enrollment date begins the first day of the month after meeting the \$1,000,000 or \$2,500,000 premium requirement.
- Elite Agent Bonus commissions will only be paid on premium issued after the enrollment date.
- The bonus is paid monthly on any eligible business that issues after the enrollment date. For Example: Agent reaches \$1,000,000 issued premium on March 20, 2012. Agent is enrolled in the Elite Agent Bonus program on April 1, 2012. Business issued on or after April 1 is eligible for bonus. Eligible premium issued in April would receive bonus in May.
- Bonus will be paid each month after business is issued and commissions are paid.
- **Agents, corporations and licensed only agents assigned to their own hierarchies must be at WA Regular level or below to be eligible.**

PRODUCT	LEVEL 1 BONUS AMOUNT	LEVEL 2 BONUS AMOUNT
North American Paramount Choice Ten <sup>®</sup>	0.50%	1%
North American Charter <sup>SM</sup>	0.50%	1%
North American Precision <sup>SM</sup>	0.50%	1%
Performance Choice <sup>®</sup> Series (12 Plus, 12, 8 Plus, 8)	0.50%	1%
North American Prizm Plus <sup>®</sup>	0.50%	1%
North American Ten <sup>®</sup>	0.50%	1%
North American Pillar <sup>®</sup>	0.50%	1%
North American Freedom Choice <sup>®</sup>	0.50%	1%
North American Director <sup>SM</sup>	0.50%	1%
NAC Legacy SPWL <sup>SM</sup>	0.50%	1%
Formula Choice <sup>®</sup>	0.25%	0.50%
North American Flex Series (Flex I <sup>®</sup> , Flex II <sup>®</sup> , Flex III <sup>®</sup> )	0.25%	0.50%

We encourage you to take advantage of this program. It is our reward to our loyal and valued agents.

**PLEASE CONTACT THE ANNUITY SERVICE CENTER TODAY  
AT 866-322-7066 FOR ADDITIONAL DETAILS.**

**FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.** North American products are issued on form series LC/LS155A, LC/LS156A, LC/LS160A and LC/LS173 (certificate/contract) or state variations with guarantees backed by North American Company for Life and Health Insurance, West Des Moines, IA. These annuities, their features and riders may not be approved in all states. Elite Agent Bonus Program may change at any time. All decisions are final and are at the sole discretion of North American. The Bonus is paid via commissions. The charge back procedure outlined in your commission schedule applies to the Elite Agent Bonus also.