

BENEFICIARY ADDENDUM

The term "Contract" also refers to a "Policy" or "Certificate".
 This Beneficiary Addendum is a part of and attached to the Application dated _____ to
 North American Company for Life and Health by _____.
 (Owner)

The Primary Beneficiaries are:

Name	Relationship to Annuitant/Owner	Percentage to be Received
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

The Secondary Beneficiaries are:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

I(We) hereby agree that the above form is a part of the original application and the Contract issued thereunder; and that this Beneficiary Addendum is binding on any person who has any claims or any interest under the Contract.

Owner _____ Joint Owner _____ Date _____

