

North American Corporate Guidelines for Seminar Selling



Life

All seminar materials must be submitted for advertising review prior to use. Seminar materials include:

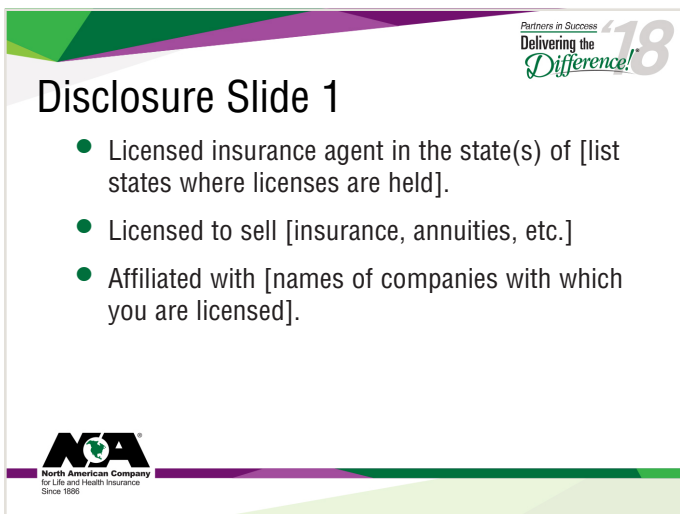
- Seminar invitations
- Mailers
- Advertisements
- All seminar presentation slides
- All handout materials
- Seminar script

You must submit all seminar materials to ad review prior to use, even those that have been previously approved.

If you revise any approved seminar material, the revised pieces will need to be submitted to ad review for review and approval prior to use.

Seminar material can be used up to 12 months from the date it is approved depending on the content of the materials. If you want to continue using the seminar material after the approval has expired, you should resubmit the material for a current review.


All seminar presentations must begin with the following required introductory slides to identify the presenter as a life insurance agent:



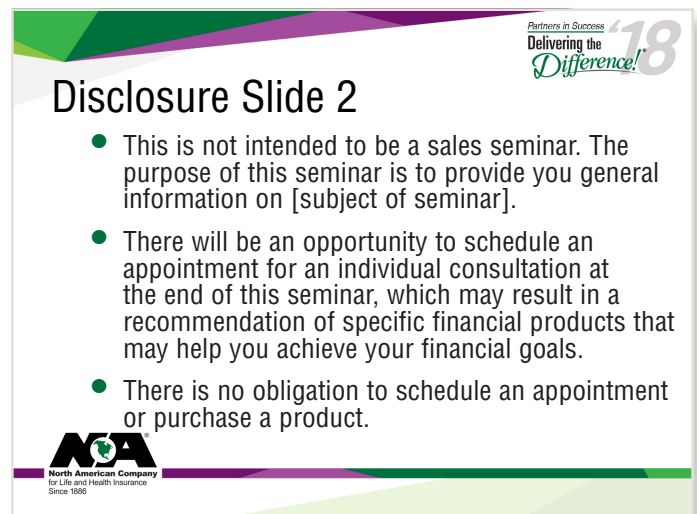
Partners in Success
Delivering the Difference! 18

Disclosure Slide 1

- Licensed insurance agent in the state(s) of [list states where licenses are held].
- Licensed to sell [insurance, annuities, etc.]
- Affiliated with [names of companies with which you are licensed].




North American Company
for Life and Health Insurance
Since 1899



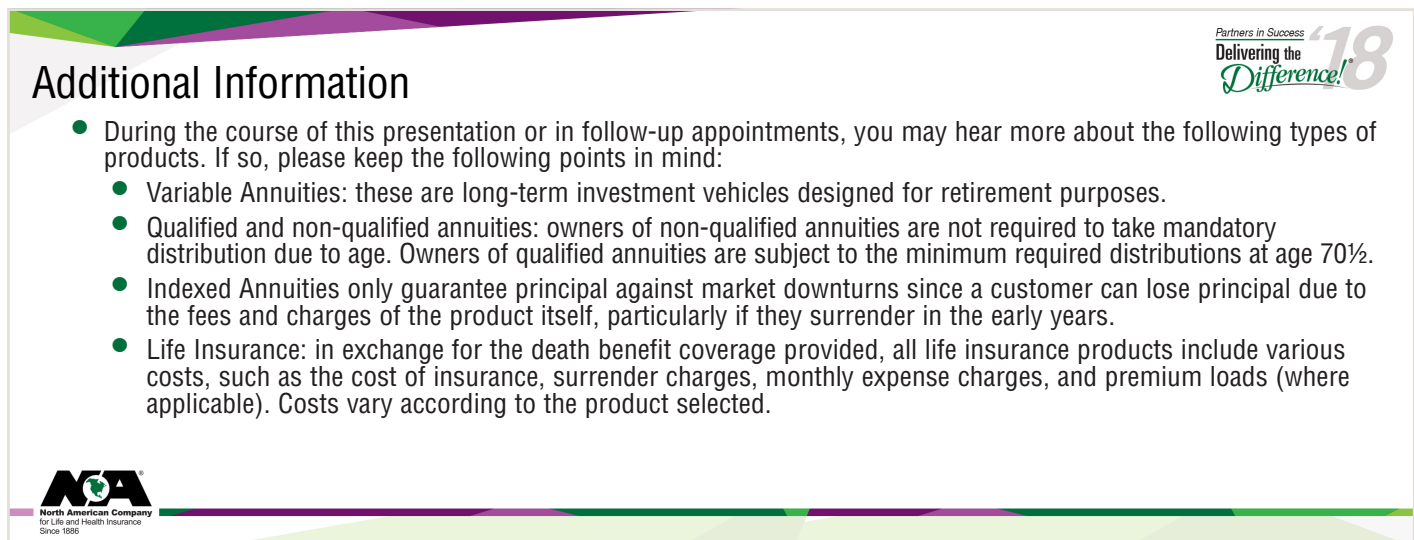
Partners in Success
Delivering the Difference! 18

Disclosure Slide 2

- This is not intended to be a sales seminar. The purpose of this seminar is to provide you general information on [subject of seminar].
- There will be an opportunity to schedule an appointment for an individual consultation at the end of this seminar, which may result in a recommendation of specific financial products that may help you achieve your financial goals.
- There is no obligation to schedule an appointment or purchase a product.




North American Company
for Life and Health Insurance
Since 1899



Partners in Success
Delivering the Difference! 18

Additional Information

- During the course of this presentation or in follow-up appointments, you may hear more about the following types of products. If so, please keep the following points in mind:
 - Variable Annuities: these are long-term investment vehicles designed for retirement purposes.
 - Qualified and non-qualified annuities: owners of non-qualified annuities are not required to take mandatory distribution due to age. Owners of qualified annuities are subject to the minimum required distributions at age 70½.
 - Indexed Annuities only guarantee principal against market downturns since a customer can lose principal due to the fees and charges of the product itself, particularly if they surrender in the early years.
 - Life Insurance: in exchange for the death benefit coverage provided, all life insurance products include various costs, such as the cost of insurance, surrender charges, monthly expense charges, and premium loads (where applicable). Costs vary according to the product selected.



North American Company
for Life and Health Insurance
Since 1899

Avoid using the following terms in seminar materials when referring to yourself:

- Expert
- Specialist
- Advisor
- Planner
- Adviser

Avoid using the following terms in seminar material when referring to a life insurance or annuity product:

- Investment or investment plan
- Savings or savings plan
- Retirement plan
- Private pension plan
- Deposit
- Interest
- Profit

A file should be maintained in your office for each calendar year and must be retained by you for a minimum of six years. This file should include the following:

- A copy of the seminar and all materials noted above along with documentation of approval from North American
- The dates, times, and locations for each seminar you present
- A list of the names and addresses of all attendees

The following process for submitting materials for advertising review is the same for all North American producers, including those registered with a broker/dealer.

- Provide a brief description as to the intended use and audience for the material
- Expect initial response within five business days of submitting materials to ad review
- If review by your broker/dealer's compliance department is needed, the North American ad review department will need a copy of their approval prior to materials being used. Any changes required by the broker/dealer must be sent to ad review for review prior to use.
- Submit your materials at least 21-30 business days prior to any desired seminar date to allow for sufficient time for review and any revisions to obtain approval from all ad review and compliance parties prior to use.
- Email materials to the appropriate party:
 - Fixed life ad review: adreview@sfgmembers.com
 - Annuity ad review: aproductcompliance@sfgmembers.com

When you submit a seminar, please sign below and submit these two pages to acknowledge your agreement to abide by these guidelines.

Signature: _____

Name (print): _____

North American license number: _____

Date: _____

Please note: once you submit a signed copy of the guidelines, that copy will be retained for future reference.



We're Here For Life[®]

www.NorthAmericanCompany.com