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NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE

New Suitability Regulation for Colorado and Wisconsin

Colorado and Wisconsin have adopted the Suitability in Annuity Transaction Model. It requires agents and insurers to have reasonable grounds for annuity product recommendations making sure they are suitable. Insurers are also required to formulate methods to monitor annuity sales.

This new regulation will also have **TWO** specific training requirements for insurance agents;

1) North American Annuity Product specific training

All of North American's agents must complete the on-line Agent Certification prior to becoming appointed with our company. This Agent Certification, combined with our Agent Recertification satisfies the product specific training requirements.

For agents in CO and WI who have not yet completed the Agent Recertification process, you are required to do so in order to continue to offer our competitive products.

CO Agents must complete the Agent Recertification as soon as possible

WI Agents must complete the Agent Recertification by May 1, 2011

You will also need to complete continual training opportunities, that will be **REQUIRED PRIOR TO SOLICITATION** for new products and features that we introduce in the future.

You can access the Agent Recertification at www.nacannuity.com. Once you log on, click on the Marketing section - Resources - Agent Certification.

2) A one-time, four-credit hour general fixed annuity training course.

The new Model has been adopted by a handful of states, including Colorado and Wisconsin, and is anticipated to be adopted more widely throughout the coming year.

For the one-time four credit hour training, which is required by Colorado and Wisconsin, agents may access our Success CE website, www.na.successce.com, to take the required course. Upon successful completion, agents in Colorado and Wisconsin will be able to continue to offer our competitive products and features. We are accepting proof of training now, so please forward proof of successfully completing this course to our Licensing Team via fax at 866-322-7072.

One-time Four-Credit Hour Training		
	WI	CO
New Agents	Required by 5-01-11	Required by 4-01-11
Current Agents	Required by 11-01-11	Required by 10-01-11

Many other states are not far behind Colorado and Wisconsin in the adoption of these new agent training requirements. North American elected to adopt the new Suitability Model requirements in all states beginning January 2011 and is committed to implementing them.

If you have any questions regarding the new Suitability Model please contact our Suitability Department at 877-858-1364. If you have any questions on Annuity Product Training, please contact Marketing Support at 866-322-7066.

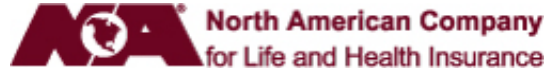
These new requirements reinforce North American's commitment to training and a high standard of quality, helping us to remain a leading provider of annuity products and services. The partnership we have with our agents to maintain high ethical practices is key to our continued success. As always, we thank our agents for their long-term business with North American.

At North American, we value your feedback. Please e-mail me with any questions or comments. I look forward to hearing from you!



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