



Brand Standards and Guidelines

North American Company for Life and Health Insurance

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Logo Guidelines

Acceptable logo versions used by Life and Annuity Divisions.



PRIMARY FORMAT

North American Logo to be used on pieces that are co-branded by both divisions, such as Annual Reports and Advertising Guidelines.

The register trademark symbol (®) should always appear with the logo as shown.



DIVISION FORMAT

North American Logo paired with a design element defines the Life or Annuity Division.

This version will appear on all marketing and advertising materials specific to Life or Annuity. For example: Brochures, Flyers, HTMLs, Trade Pub Ads, and Tip Sheets, etc.

The Life Division will include “Since 1886” on this version of the logo and the Annuity Division will not since the annuity division started writing business in early 2000.



SECONDARY FORMAT

The top example of the North American horizontal logo will appear only on forms. The version will be used for both life and annuity divisions.

The second version is for internal use only such as the intranet. This version should be used sparingly and only when the stacked version does not fit in the space allotted.



NORTH AMERICAN BRAND MARK

This should be used to create an immediate recognition of the company.

The Brand Mark should be used on small promotional items, when the item is not big enough to fit the entire North American Logo. It should appear in PMS 349 and black, black only, or white.



LOGO COLOR

The North American Logo should only appear in 2 colors: Black and PMS 349, black and 50% gray, black only, or white.

The white logo should only be used on the North American Green (PMS 349) or black background.

All other colors or color combinations are unacceptable.

Color swatch for PMS 349 with CMYK and HEX values.

Color swatch for BLACK with CMYK and HEX values.

Color swatch for BLACK at 50% with CMYK and HEX values.



SIZE AND SPACING

The size of the North American logo should fall between 1.25" and 2" in width.

The North American Logo will always have .25" of clear space around it. The clear space increases the readability of the logo, along with giving it space to breath.

The logo should not be stretch or scaled out of proportion. Typeface used for the Company name is Arial Black and Arial Regular and should not be changed.

Exceptions for the logo can be made for large items such as tradeshow booths and small promotional items such as golf balls, pens, etc.

Unacceptable Logo Usage



Do not show the logo in any color other than black or black with green elements.



Do not reverse the logo out of any color other than PMS 349

Do not show any color other than white against a PMS 349 background.

Against any background except for white, the logo should always be one color. The logo itself should be in white.



Do not display the logo with a different type face or without the full company name.



Do not stretch the logo.

Fonts

The usage guidelines below define two primary fonts for the North American printed pieces. It is important to adhere to these standards to maintain the integrity of the brand.

SERIF FONTS FOR PRINT

Below is the primary font for the serif font. This font is used for the body copy for marketing pieces. These pieces are as follows, but not limited to: brochures, flyers, postcards, informational sheets, etc.

Adobe Garamond Pro Regular

Adobe Garamond Pro Italic

Adobe Garamond Pro Bold

Adobe Garamond Pro Bold Italic

SANS-SERIF FONTS FOR PRINT

Below is the primary font for the sans-serif font. Trade Gothic is used for headlines, sub-heads, footnotes, tables, graphs, etc. for marketing pieces. These pieces are as follows, but not limited to: brochures, flyers, postcards, informational sheets, etc.

Trade Gothic Condensed No. 18

Trade Gothic Condensed No. 18 Oblique

Trade Gothic Bold Condensed No. 20

Trade Gothic Bold Condensed No. 20 Oblique

Trade Gothic Light

Trade Gothic Light Oblique

Trade Gothic Medium

Trade Gothic Oblique

Trade Gothic Bold

Trade Gothic Bold No. 2

Trade Gothic Bold No. 2 Oblique

Trade Gothic Bold Oblique

SANS-SERIF FONTS FOR ONLINE, EMAILS, FORMS, AND INTERNAL DOCUMENTS

Below is the primary font for the website, Emails, forms, and internal documents.

Arial MT Std Regular

Arial MT Std Italic

Arial MT Std Bold

Arial MT Std Bold Italic

Arial Narrow MT Std Regular

Arial Narrow MT Std Italic

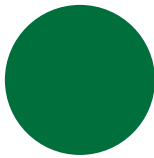
Arial Narrow MT Std Bold

Arial Narrow MT Std Bold Italic

Other fonts may be used on call outs or design elements. Be sure fonts chosen are readable fonts and tie into your creative strategy.

Color Usage

The North American Branding Colors are important for visual branding purposes. Outlined below are the colors available and their proper use in North American pieces.



PMS 349
C100 M0 Y91 K42
R0 G112 B60
HEX #006633



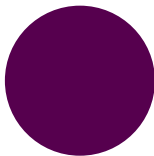
BLACK
C0 M0 Y0 K100
R0 G0 B0
HEX #000000

PRIMARY CORPORATE COLORS

PMS 349 and black are North American's primary brand colors. Screens of PMS 349 are not acceptable. A screen of black is acceptable.

As a best practice all headlines, subheads, and body copy in marketing pieces should be used in either PMS 349, black, or a screen of black only.

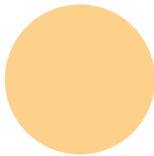
NOTE: Other colors may be used for call outs or other graphic elements on advertising pieces.



PMS 262
C45 M100 Y0 K55
R86 G0 B78
HEX #56004E



PMS 7542
C10 M0 Y3 K16
R194 G209 B211
HEX #C2D1D3



PMS 141
C0 M19 Y51 K0
R255 G209 B140
HEX #FFD18C



PMS 5807
C2 M0 Y14 K3
R240 G240 B217
HEX #F0F0D9

SECONDARY CORPORATE COLORS

PMS 262, 7542, 141, 5807 are North American's secondary branding colors.

These colors may be used in graphs, charts, tables, and call outs. Avoid using these colors in any text unless it's for a special call out.

Screens of these colors are **not** acceptable.



PMS 7204
C0 M8 Y33 K10
R238 G225 B181
HEX #E8D3A5



PMS 7204 at 45%
C0 M4 Y15 K4
R244 G232 B209
HEX #F4E8D1

TERTIARY CORPORATE COLORS

PMS 7204 is North American's tertiary branding color. This color is to be used for backgrounds only. Acceptable backgrounds are graphs, charts, text blocks, etc.

A 45% screen is acceptable for this color.

Brand Tone

Professional, Success and Stability

Brand tone defines how the brand speaks to our Marketers/MGAs, Agents and Clients.

At North American, we have a long history of stability and commitment to our distribution channels. We are building upon a reputation of success, growth and partnership. Our distribution partners and agents are independent and North American is their carrier of choice for reasons of professionalism, successful business growth, stability, competency and partnership. Our clients rely on our financial strength and stability, which instills confidence in the North American products they choose.

North American's brand tone supports all of this by ensuring consistency, familiarity and differentiation amongst our competitors and other organizations. Our imagery and design will reflect these attributes to our agents and clients on our website, in product marketing materials and various communications vehicles. When and where appropriate, humor or otherwise attention-getting visuals or messaging may be used as long as it adheres to the overall professional image of our brand.

Sample Images that represent North American's Brand Tone

Annuity Division



Life Division



Life/Annuity Targeted Audience:

Marketers/MGAs: Male and Female, ages 30-65

Agents: Male, ages 50-60

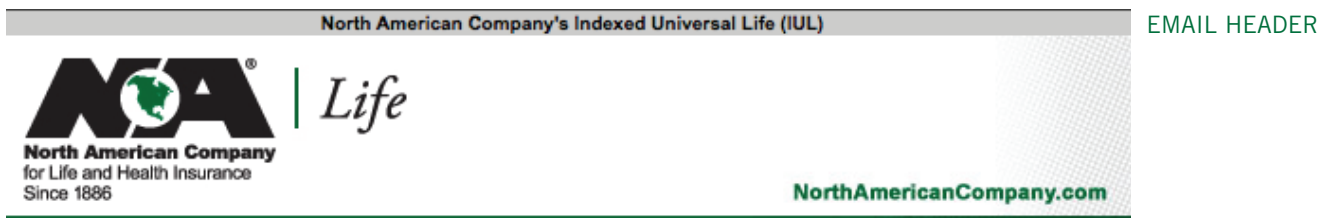
Client: Age 50-65 for annuity, Age 40+ for Life

Header Graphic and Mesh Element

Following are examples of some of the headers used for North American Marketing and Promotional pieces.



HIGHLIGHT/TIP SHEET HEADER



EMAIL HEADER



GREEN BAR WITH MESH ELEMENT USED FOR POSTCARDS, FLYERS, ETC...



Mesh Element Guidelines

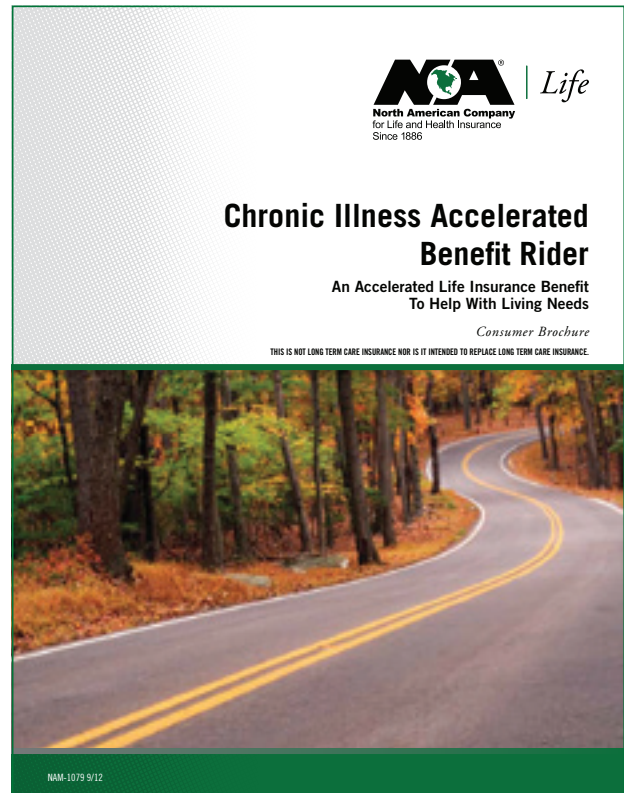
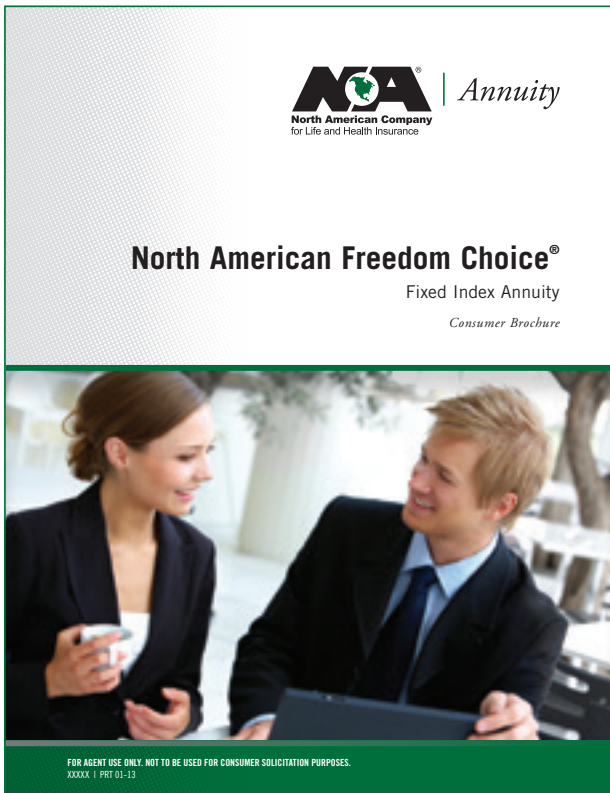
The mesh element should be used in all marketing pieces. The mesh will usually be in the headers or as part of the brochure cover design.

If it is to be used outside of the header design, here are a few guidelines:

- The mesh should come in from the left or right of the document, not from the top or bottom.
- Type can be placed over the mesh, as long as the type is still readable.
- Do not stretch or shrink the mesh element.
- Do not change the color of the mesh element.


Brochures

This section provides visual samples of the Brochure. While there are many different options for brochure size and topics, the overall look and feel should adhere to the brand look and feel.



Highlight/Tip Sheets

This section provides visual samples of the Highlight/Tip Sheet. These are marketing pieces and should be considered more of an informational piece rather than an advertisement.



North American Freedom Choice®

Fixed Index Annuity

Product Highlight Sheet

The Freedom Choice® is an Index Cap Rate only product offering:

- Premium banding on rates
- Full Accumulation Value at death
- Choice of two penalty-free withdrawal options
- Tax-deferred growth
- Up to three distinct account options: Annual Point-to-Point, Monthly Point-to-Point or a Fixed Account.
- Safety of premium from market loss in years when the market declines

The Freedom Choice is a long-term annuity product that offers several different options, allowing your clients the flexibility to choose the option that is best for their situation. Listed below are the four surrender charge options from which your client can choose. For additional information regarding these features and account options, please see the product specific brochure.

SURRENDER CHARGE PERIOD	6-YEAR	8-YEAR	10-YEAR	14-YEAR
SURRENDER CHARGE	9%, 9%, 8%, 6%, 4%, 2%	9%, 9%, 8%, 7%, 6%, 5%, 4%, 2%	9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 9%, 9%, 9%, 8%, 8%, 7%, 7%, 6%, 6%, 5%, 4%, 3%, 2%
ISSUE AGES (MAY VARY BY STATE)	0-85	0-85	0-79	0-75

MINIMUM PREMIUM \$10,000 non-qualified and \$3,000 qualified (\$50/month TSA Salary Reduction).


ACCOUNTS Index Account offers potential stock-market related growth associated with the:

- Dow Jones Industrial Average®**
- EURO STOXX 50*
- Nasdaq-100
- Russell 2000*
- Standard & Poor's 500 Index*
- Standard & Poor's MidCap 400 Index*

The Freedom Choice® is issued on forms LCA15102A, LB121A, LB121B, LB127A, LB127B, LB131A and optional rider LB131B (endorsements/riders) or appropriate state variation by North American Company for Life and Health Insurance, West Des Moines, IA. This product, its features and riders may not be available in all states. 1. In states where rider is approved. If joint annuitants are named on the annuity, rider will apply to the first annuitant who qualifies for the benefit.

The EURO STOXX 50® is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland and/or its licensors ("Licensors"), which is used under license. The Index Accounts in this Product based on the Index are in no way sponsored, endorsed, sold, or provided by STOXX and its Licensors and neither of the Licensors shall have any liability with respect thereto.

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121642.PDF 03-12



Help Secure Your Clients' Futures And Help Build Your Sales

Indexed Universal Life Insurance Offering
Guaranteed Death Benefit Coverage

Guarantee Builder IUL

Header text Text text

SUBHEAD 1 TEXT TEXT TEXT
Subhead 2 text Text text

Body Copy Moluptat uribus corepudi aut untur, nonsed mo cari dolupta quia quae nullupta potem exerpe rferchi citatus aut esseque es et bold *bold italic* NorthAmericanCompany.com doluptat alicis trapietis iuriscianur sam fuga. Neque nim sit pore nequeque cici offic. to hlabore hennim re nambus exquamus volupratem recostatium inverte sequi volent.

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- **Bulleted Header**- Bulleted 2 Copy Moluptat uribus corepudi aut untur, nonsed mo cari dolupta quia quae nullupta potem exerpe rferchi citatus aut esseque es et acceto ipapitasm doluptat alicis trapietis iu

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- You may transfer money from the Fixed Account to an Index Selection at any time.

2.

On Page Legal Copy Moluptat uribus corepudi aut untur, nonsed mo cari dolupta quia quae nullupta potem exerpe rferchi citatus aut esseque es et acceto ipapitasm doluptat alicis trapietis iu

Call To Action Moluptat uribus corepudi aut untur

Quote Text Moluptat uribus corepudi aut untur, nonsed mo cari dolupta quia quae nullupta potem exerpe rferchi citatus aut esseque es et acceto ipapitasm doluptat alicis trapietis iu
Quote Attribute, Quote Company

Table of ContentsPage #
Table of Contents IndentPage #

Chart Header

Chart Body

We're Here For Life®

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PBR-1223 04 312

HTML Design Samples

Below are visual samples of the HTML design standards.


North American Company
for Life and Health Insurance

NorthAmericanCompany.com

Enhance Your Clients' Lifetime Income



Income Pay[®] Optional Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider Offers:

- Guaranteed Lifetime Income
- Three Bonus Credit Options¹
 - + 7.00% Bonus Credit for 10 years with a cost of 0.95% (reset opportunity upon step-up)²
 - + 6.75% Bonus Credit for 10 years with a cost of 0.95% (option to extend for additional 10 years. If Bonus Credit period extended, cost may increase not to exceed maximum amount of 1.50%)
 - + 5.50% Bonus Credit for life with a cost of 0.40%


For more information and to order your *Building The Retirement Gap Sales Kit*, call Sales Support at 844-322-7066.

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. This rider and its features is issued by North American Company for Life and Health Insurance, West Des Moines, IA and may not be available in all states. The Income Pay[®] GMWB Rider, is an optional guaranteed lifetime withdrawal benefit (GLWB) available for an additional cost issued on form AET13A (rider) and SP613B (spec page) or state variation. This rider may not be appropriate for all clients. Rider is not available on the North American Ten[®], the North American Paramount Choice Ten[®] and the North American Freedom Choice[®] annuity with the 5% penalty-free withdrawal option. Please see product brochure for further product details.

1. Bonus Credit is not applied to the Accumulation Value, only to the GMWB value, which is used to determine the lifetime payment amount. The GMWB value is not available for withdrawal, surrender, or as a death benefit. There is no Bonus Credit in years when a withdrawal is taken or lifetime income payments have been elected. Bonus Credit is available if a Required Minimum Distribution (RMD) is taken. Rider Cost is based on GMWB Value. Annual Rider Cost is deducted from the Accumulation Value each contract anniversary.

2. By current company practice, on each contract anniversary through age 80, if the Accumulation Value exceeds the GMWB Value, the 10 year Bonus Credit period will reset.

FORM NUMBER | PRT DATE


North American Company
for Life and Health Insurance
Since 1986

NorthAmericanCompany.com

Help Secure Your Clients' Futures and Help Build Your Sales



Indexed Universal Life Insurance Offering Guaranteed Death Benefit Coverage

Be honest with yourself. Can many of your clients use a life insurance policy review? Life changes. Products change. Here are the reasons why you should put a policy review practice to work for you:

- **Stronger client relationships:** When you take the time and look out for your clients' needs you position yourself as a professional.
- **Potential to improve your clients' situations:** You may help a client save money, gain more coverage for the same premium, or reassure a client that everything is on track.
- **An opportunity to increase your sales:** Often times a policy review reveals needed changes and an opportunity for you to grow sales.

North American has a full set of materials to help you put a policy review practice in place today. Start now and help your clients meet their financial protection goals.

Accelerate your sales today with a policy review practice. For help with case design, contact Sales Development today at (800) 800-3658 ext. 19411 or email at salesupport@nacofah.com.

Contract rules will be interpreted by North American Company for Life and Health Insurance and are subject to change. All resources are first and foremost the sole discretion of North American Company for Life and Health Insurance. All applications for the referenced life and life products are subject to underwriting. No portion of this marketing may be used as a vehicle or may be used to make any claim or guarantee for acquisition from your former or future accounts under your control, regardless of availability, state law.

This will be considered additional compensation to the agent and will be reported by the Company to the IRS. No other description value will be shown.

We're Here For Life[®] 10111 Van Buren | Chicago IL 60607 | (847)848-0000

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Postcard Design Sample

This section provides a visual sample a 11 x 6 Postcard. While postcard sizes can vary, the main design guidelines should be consistent.

CapGrow The North American Freedom Choice® Fixed Index Annuity offers a competitive cap rate as high as to help your clients' retirement grow.

North American Freedom Choice Offers:

- 3 Surrender Charge Period Options*
- Full Accumulation Value at Death
- Several Index Account Options
- Nursing Home Confinement Waiver*
- Optional Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider - Income Pay™ (or the 10% Payout-Free Option-50)

Call Sales Support Today at 866-322-7066

7.10%
Cap Rate as High as 7.10%*
Cap Rate as High as 7.10%
Cap Rate as High as 7.10%

North American Freedom Choice
North American Freedom Choice
1000 Lakeside Drive
Westborough, MA 01581

866-322-7066
866-322-7066
866-322-7066

CapGrow

The North American Freedom Choice® Fixed Index Annuity* offers competitive cap rates as high as to help your clients' retirement grow.

7.10%
Cap Rate as High as 7.10%*
Cap Rate as High as 7.10%
Cap Rate as High as 7.10%

The North American Freedom Choice also offers:

- 3 Surrender Charge Period Options*
- Full Accumulation Value at Death
- Several Index Account Options
- Nursing Home Confinement Waiver*
- Optional Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider - Income Pay™ (or the 10% Payout-Free Option-50)

Call Sales Support Today – 866-322-7066

North American Freedom Choice
North American Freedom Choice
1000 Lakeside Drive
Westborough, MA 01581

866-322-7066
866-322-7066
866-322-7066

With North American's Business Solutions—you won't have to.

Without proper planning, an unexpected death could leave your heirs standing in your shoes. But, what if your kids don't want to run your business? How would your employees feel about suddenly having a new boss, or your partners about having a new decision maker? Here's a better solution for everyone. Funding a **buy-sell agreement** with life insurance can help to protect against:

- Unintended or awkward transfers of ownership.
- Heirs being stuck with an inheritance they can't use.
- Unsmooth handling of the transfer of business ownership.
- Lengthy probate disputes and lawsuits.

Call us today to put this solution to work for your business and your loved ones.

Independent Agent:
Contact Company Name at:
(800) ###-### ext. ### or
email at name@company.com

We're Here For Life®

NAF-2014-112

North American Freedom Choice
North American Freedom Choice
1000 Lakeside Drive
Westborough, MA 01581

Life

Would you send your kids to work for you?

NAF-2014-112

Flyer

Below is a visual sample of the Flyer. These pieces are for the to highlight a product or promotion and have a little more freedom in design. The overall look and feel should follow the brand guidelines.

North American Freedom Choice®


CapGrow

The **North American Freedom Choice®** Fixed Index Annuity¹ offers competitive cap rates as high as to help your clients' retirement grow.


The North American Freedom Choice also offers:

- 3 Surrender Charge Period Options³
- Full Accumulation Value at Death
- Several Index Account Options
- Nursing Home Confinement Waiver⁴
- Optional Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider - Income Pay⁵ (on the 10% Penalty-Free Option Only)

Call Sales Support Today
866-322-7066



7.10%
Cap rate listed is for the EURO STOXX 50® 14-year APP with a 5% Penalty-Free withdrawal option at the high band. Income Pay⁵ not available on this cap example.



North American Company
for Life and Health Insurance | *Annuity*

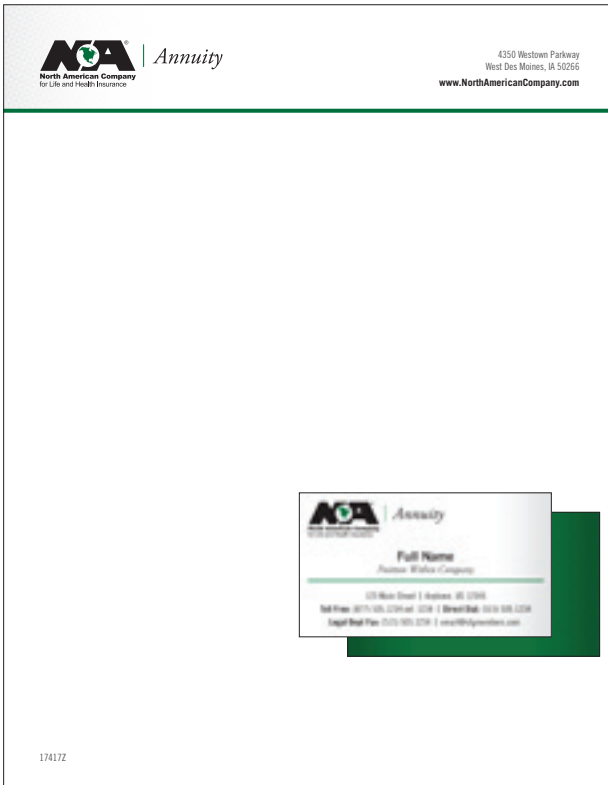
The North American Freedom Choice® annuities are issued on form LCA.S160A (certificate/contract), LR424A, LR424A-1, LR426A, LR427A, LR428A, LR431A and LR433A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states. The EURO STOXX 50® is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland and/or its licensors ("Licensors"), which is used under license. The Index Accounts in this Product based on the Index are in no way sponsored, endorsed, sold or promoted by STOXX and its Licensors and neither of the Licensors shall have any liability with respect thereto. 1. Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. They may not be appropriate for all clients. 2. Rates are current as of 2/24/12 and are subject to change. Cap rate listed is for the EURO STOXX 50® 14-year APP with a 5% Penalty-Free withdrawal option at the high band of \$250,000 premium and above. This Index Cap Rate cannot be used in conjunction with the Income Pay™ - GMWB Rider. 3. A surrender during the surrender charge period could result in a loss of premium. 4. In states where waiver is approved. Please contact your sales representative for state availability. If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit. 5. The Income Pay GMWB Rider, is an optional guaranteed lifetime withdrawal benefit (GLWB) available for an additional cost, issued on form AEX13A (rider) and SP13B (copy page) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. This rider may not be appropriate for all clients. Income Pay is not available on the North American Freedom Choice with 5% Penalty Free Withdrawal or the 7.10% cap example listed. May not be available in all states.

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
12345Z | PRT 03-12

www.NorthAmericanCompany.com

Stationary Design Sample

This section provides visual samples of our Letterhead, Business Card and Envelope design standards.



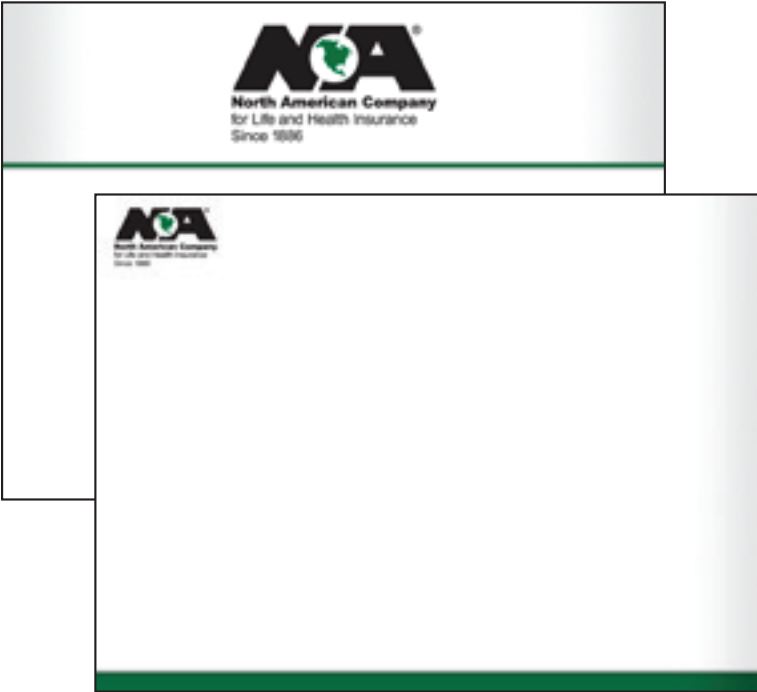
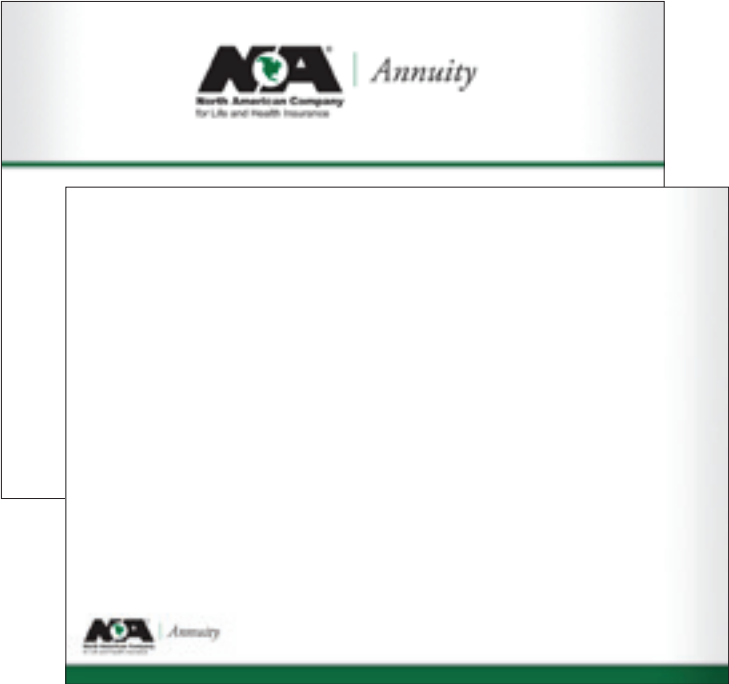
Folder

Below is a visual sample of the Folder. While there will be different needs and designs of the folder, the overall look and feel should follow the brand guidelines.



Power Point

Below is a visual sample of the Power Point.





Form Standards

Under Development

Disclosure and Form Number Format

Disclosure Format

Information in the body copy that must be legally disclosed should be marked with a superscripted number at the end of the statement. For pieces with a single disclosure you may use an asterisk in place of a number. Whenever possible disclosures should appear at the bottom of the section, spread or page in which it is marked.

Example

You may elect the Waiver of Surrender Charge Option¹

1. Available for an additional charge of \$.04 - .06 per \$1,000 per month, depending on issue age and underwriting class.

Disclosure Font Size

The disclosure must be equivalent to 9 pt, Trade Gothic Condensed No. 18.

For specific disclosures, reference the Disclosure Guide document for your division by contacting the Marketing Communications department.

“For Agent Use Only...” Disclaimer Format

Pieces that are intended for agents only must contain the following disclaimer on the front of the piece. For the Life division, it must appear on all pages. The disclaimer must be equivalent to 9 pt, Trade Gothic **Bold** Condensed 20 type and in ALL CAPS:

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Form Number Format

North American marketing materials will always contain both a form number and date. For the Life division, this information should always be placed on every page or spread of a piece in the bottom left corner and is to be set in 9 pt. Trade Gothic Condensed No. 18. See example below for proper placement.

Example:

XXXXX XX/XX **FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.**

Note: the Annuity Division uses a “Z” suffix after all North American form numbers. And for the date, the Annuity Division uses a PRT or REV prior to the date.
Example: PRT 01-13

We’re Here For Life[®]

The “We’re Here for Life[®]” tag line will be present on Life Division pieces only. It appears at the end of each piece either on the left or right side.

North American Address and Phone Numbers

Following are the standard addresses to use when referencing our Executive Offices.

Life Division Addresses and Phone Numbers

North American Company for Life and Health Insurance
525 W. Van Buren
Chicago, IL 60607

Sales Support - 800-800-3656 ext. 10411

Annuity Division Addresses and Phone Numbers

North American Company for Life and Health Insurance, Annuity Service Center
4350 Westown Parkway
West Des Moines, IA 50266

Sales Support - 866-322-7066

Suitability Department - 877-858-1364; FAX 866-322-7073

Client Services Department - 866-322-7069; FAX 866-322-7071

Licensing and Commissions - 866-322-7068; FAX 866-322-7072

New Business - 866-322-7067; FAX 866-322-7073