North American Company
for Life and Health Insurance

Brand Standards and Guidelines

North American Company for Life and Health Insurance

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Design Samples

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.

PMS 349
C**100** M**0** Y**91** K**42**
R**0** G**112** B**60**
HEX **#006633**

BLACK
C**0** M**0** Y**0**
K**100**
R**0** G**0** B**0**
HEX **#000000**

BLACK at 50%
C**0** M**0** Y**0** K**50**
R**147** G**149** B**152**
HEX **#999999**

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.

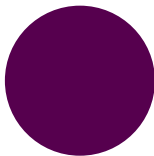## PRIMARY CORPORATE COLORS
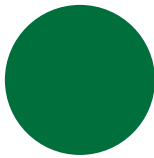
PMS 349
C100 M0 Y91 K42
R0 G112 B60
HEX #006633

BLACK
C0 M0 Y0 K100
R0 G0 B0
HEX #000000

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.

SECONDARY CORPORATE COLORS

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

PMS 7542
C10 M0 Y3 K16
R194 G209 B211
HEX #C2D1D3
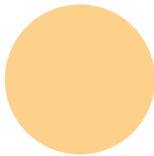
PMS 141
C0 M19 Y51 K0
R255 G209 B140
HEX #FFD18C

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

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.

TERTIARY CORPORATE COLORS

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

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

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

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

North American Freedom Choice®

Fixed Index Annuity

Product Highlight Sheet

North American Company's Indexed Universal Life (IUL)

Life

North American Company
for Life and Health Insurance
Since 1886

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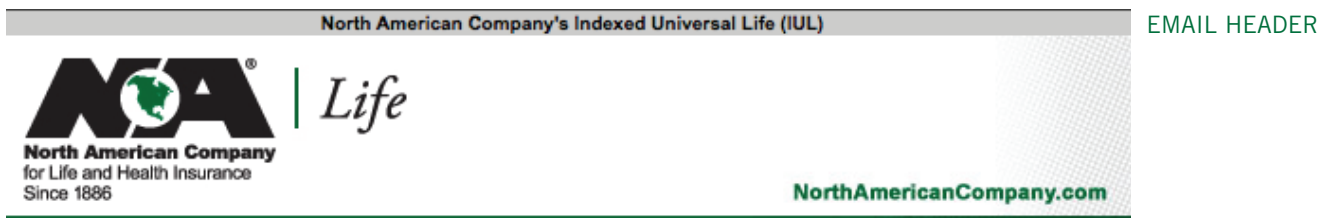
GREEN BAR WITH MESH ELEMENT USED
FOR POSTCARDS, FLYERS, ETC...

Mesh Element Guidelines

The mesh element should be used in all marketing pieces. The mesh will usually will 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 strech 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.

North American Freedom Choice®

Fixed Index Annuity

Consumer Brochure

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
XXXXX | PRT 01-13

Chronic Illness Accelerated Benefit Rider

An Accelerated Life Insurance Benefit To Help With Living Needs

Consumer Brochure

THIS IS NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE.

NAM-1079 9/12

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 $2,000 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 form LC/L5160A, LR424A, LR426A, LR427A, LR428A, LR431A and optional rider LR434A (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.

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12345Z PRT 03-12   www.NorthAmericanCompany.com

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 uribusa corepudi aut untur, nonsed mo eari dolupta quia quae nullupta porem exerspe rferchi citatus aut eosseque es et bold italic **bold italic** NorthAmericanCompany**.com** doluptat aliciis trupictis iureiciatur sam fuga. Neque nim sit pore reptaquo eici offic to blabore henime re natibus eaquamus voluptatem rerorainum invera sequi volent.

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  • **Bulleted Header**– Bulleted 2 Copy Moluptat uribusa corepudi aut untur, nonsed mo eari dolupta quia quae nullupta porem exerspe rferchi citatus aut eosseque es et acesto ipsapitasim doluptat aliciis trupictis 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 uribusa corepudi aut untur, nonsed mo eari dolupta quia quae nullupta porem exerspe rferchi citatus aut eosseque es et acesto ipsapitasim doluptat aliciis trupictis iu

Call To Action Moluptat uribusa corepudi aut untur

Quote Text Moluptat uribusa corepudi aut untur, nonsed mo eari dolupta quia quae nullupta porem exerspe rferchi citatus aut eosseque es et acesto ipsapitasim doluptat aliciis trupictis iu

Quote Attribute, Qoute Company

Chart Header
Chart Body

We're Here For Life®

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.
PRR-1273 R4 3/12   www.NorthAmericanCompany.com

HTML Design Samples

Below are visual samples of the HTML design standards.

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.

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.

Stationary Design Sample

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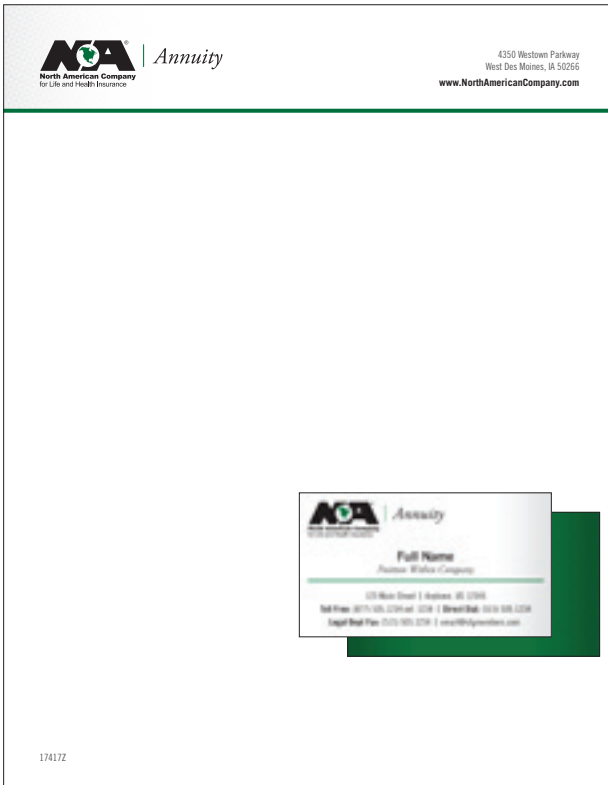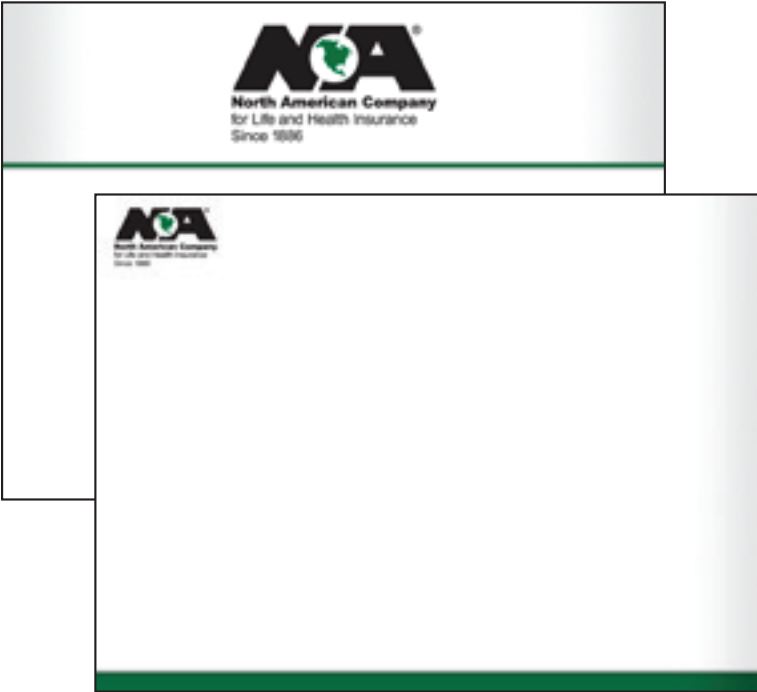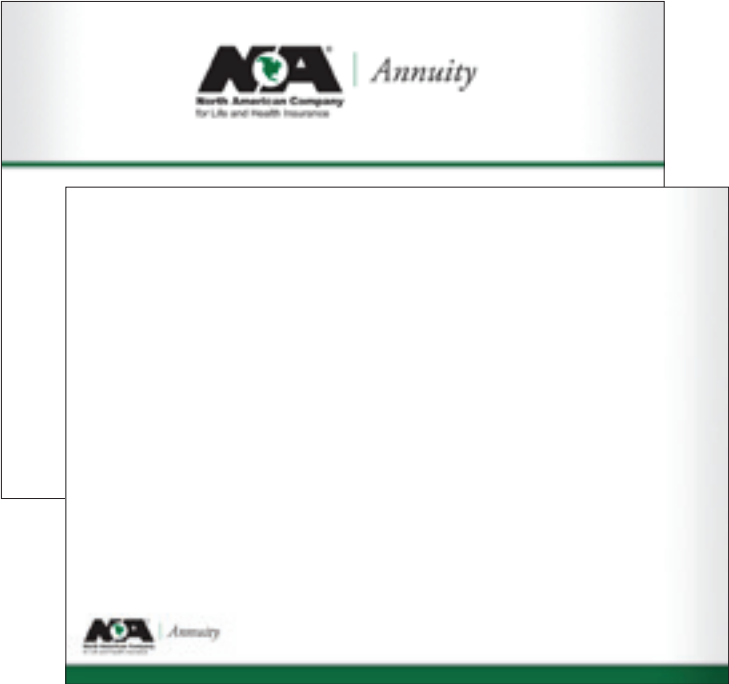
Folder

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 Option[1]

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