

COMMISSION SCHEDULE ADDENDUM - Effective 05-12-10 - North American Company for Life and Health Insurance
IMPORTANT INFORMATION REGARDING COMMISSION PAYMENT. PLEASE READ CAREFULLY.

Unless otherwise identified, commissions will only be applied to collected premiums. Renewal commissions will be paid on net premiums (premiums less withdrawals) and will only be paid upon receipt of additional premium. Commissions will be paid when a minimum of \$25.00 for EFT is accumulated. Agents must be actively contracted with North American Annuity Service Center in order to receive re-entry commission. Trail commissions are paid out based on the full Accumulation Value annually starting on the first contract anniversary. Trail commissions will continue to be paid for the life of the contract. Commissions are not paid on new premium added to a spousal continuance case. Product availability varies by state and issue ages may vary by product and state, contact Marketing Support at 866-322-7066 for complete details.

CHARGEBACKS - INITIAL TERM

For deaths, full surrenders, partial withdrawals and/or Required Minimum Distributions (RMDs) occurring within the first contract anniversary year, the following chargeback percentages apply: 1) All products except the North American IncomeSM, North American Pillar[®], NA Flex ISM, IISM and IIISM products: 100% chargeback from the date of issue through the end of the 6th month after the contract issue date and 50% chargeback from the start of the 7th month after the contract issue date through the first contract anniversary date; and 2) NA Flex I, II & III, North American Pillar[®] and North American Legacy SPWLSM product: 100% chargeback during the first contract year and 50% chargeback during the second contract year. Chargebacks on the Legacy SPWL will only occur on surrenders and lapses. There is no chargeback on death. There is no chargeback on a loan, unless the loan causes the policy to lapse.

For cancellations by North American, there is a 100% commission chargeback throughout the entire surrender charge period of the contract. In addition and not limited by the forgoing, North American reserves the right to chargeback commissions at any time, in its sole discretion, pursuant to paragraphs 7 and 9 of the agent contract, which are expressly incorporated herein.

CHARGEBACKS - RENEWALS

For full surrenders or partial withdrawals after renewal of a Multi-Year Guaranteed Annuity (only those plans with a guarantee period of 5 years or longer) re-entry commissions will chargeback at 100% from the date of re-entry through the end of the first 6 months, and chargeback at 50% from the start of the seventh month after the re-entry date through the first contract anniversary date after re-entry. There is no re-entry commission chargeback in the event of death or RMD.

COMMISSION HOLDS

For contracts with premiums of \$500,000 or more, commissions will be held for a thirty day free-look period (beginning on the date the delivery receipt is received in the home office) in all states.

FIXED INDEX ANNUITIES

NORTH AMERICAN CHARTERSM & NORTH AMERICAN PRECISIONSM

- 7 year option: Commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85.
- 10 year option: Commission for issue ages 76-79 reduced by 25%.
- 14 year option has issue ages of 0-75.
- MN and VA commission reduced by 1% on all options.

NORTH AMERICAN TEN[®]

- Commission for issue ages 76-79 reduced by 25%.
- MO and VA commission reduced by 1%.

NORTH AMERICAN PARAMOUNT CHOICE TEN[®]

- Commission for issue ages 76-79 reduced by 25%.
- MO and VA commission reduced by 1%.

NORTH AMERICAN FREEDOM CHOICE[®]

- 6- and 8-year: Commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85.
- 10 year: Commission for issue ages 76-79 reduced by 25%.
- MO commission reduced by 1% on all options.

NORTH AMERICAN FORMULA CHOICE[®]

- Commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85.
- MN, UT and VA commission reduced by 1%.

NORTH AMERICAN PRIZM PLUS[®]

- 7-year: Commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85.
- 10 year: Commission for issue ages 76-79 reduced by 25%.
- MO and VA commission reduced by 1%.

NORTH AMERICAN PILLAR[®]

- Commission for issue ages 76-79 reduced by 25%.

MULTI-YEAR GUARANTEED ANNUITIES

NORTH AMERICAN GUARANTEE CHOICESM

- Commission reduced by 25% for issue ages 81-85 and 50% for issue ages 86-90.
- IN and OK commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85.
- FL and IL first-year commission reduced by 0.25%; re-entry commission reduced by 0.125%.

TRADITIONAL FIXED ANNUITIES

NORTH AMERICAN DIRECTORSM

- Commission reduced by 25% for issue ages 81-85.
- MO, TX and VA commission reduced by 1%.

NA FLEX ISM, IISM & IIISM

- Flex I: Commission for issue ages 76-80 reduced by 25% and 50% for issue ages 81-85.
- Flex II: Commission for issue ages 76-79 reduced by 25%.
- WA (Flex I) commission reduced by 1%.
- MO commission reduced by 1% on all options.

THE BOOMER ANNUITY[®]

- Commission for issue ages 76 and above reduced by 25%.

SINGLE PREMIUM IMMEDIATE ANNUITIES

NORTH AMERICAN INCOME[®]

- No commission reductions.

SINGLE PREMIUM WHOLE LIFE

NORTH AMERICAN LEGACY SPWLSM

- Commission reduced by 33% for issue ages 81-85.

WA Regular Schedule • Effective 05-12-10



This schedule amends all previous commission schedules. Any commissions paid or credited to agents or brokers appointed by you will reduce the commission percentages shown. Unless otherwise identified, commissions will only be applied to collected premiums. Renewal commissions will be paid only upon receipt of additional premium. Commissions will be paid when a minimum of \$25.00 for EFT is accumulated.

Option A

Product	First Year	Years 2-3	Years 4-7	Years 8+
Formula Choice®	5.00%	0.50%	-	-
Charter SM , Precision SM , and Prizm Plus® (7-year option)	7.50%	2.00%	1.00%	-
Freedom Choice® (8-Year)	5.50%	3.00%	0.50%	-
Freedom Choice® (6-Year)	5.50%	0.50%	-	-
Flex I SM	4.50%	2.50%	0.50%	-

Product	First Year	Years 2-3	Years 4-9	Years 10+
NA Ten®, NA Paramount Choice Ten SM	6.50%	2.00%	0.50%	-
Flex II SM	4.50%	2.50%	0.50%	-
North American Pillar SM	6.50%	2.00%	0.50%	-

Product	First Year	Years 2-3	Years 4-10	Years 11+
Freedom Choice® (10-Year)	5.50%	3.00%	0.50%	-
Charter SM , Precision SM , and Prizm Plus® (10-year option)	7.50%	2.00%	1.00%	-

	Renewal Commissions
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Product	First Year	Years 2-5	Years 6-10	Years 11-15	Trail
Charter SM , Precision SM , and Prizm Plus® (14-year option)	7.50%	2.00%	1.00%	-	-
Freedom Choice® (14-Year)	5.50%	3.50%	1.50%	0.50%	-
Director SM	5.50%	0.50%	-	-	-
NA Income® (Period Certain 5-9 years)	2.00%	-	-	-	-
NA Income® (All other options)	2.00%	-	-	-	-
NA Guarantee Choice SM	2.50%	Re-entry 0.75%			-
NA Legacy SPWL	8.50%	-	-	-	-
Cash Management Annuity	-	-	-	-	0.10%
Flex III SM	4.50%	2.50%	0.50%	0.50%	-

Product	Commission Levels					Annuitization Commission	
	First-Year Commissions	Years 2-5	Years 6-7	Years 8-10	Years 11+	Years 8-10	Years 11+
The Boomer Annuity®	7.00%	3.00%	2.00%	-	-	1.00%	1.50%

TX ONLY

Product	Commissions	Year(s)	Trail (Year 2 Only)*	Renewal Commissions	Year(s)	Renewal Commissions	Year(s)	Renewal Commissions	Year(s)
Charter SM , Precision SM (7-year option)	4.65%	1	2.00%	0.50%	2-3	-	4-7	-	-
Charter SM , Precision SM (10-year option)	4.65%	1	2.00%	0.50%	2-3	-	4-10	-	-
Charter SM , Precision SM (14-year option)	4.65%	1	2.00%	0.50%	2-5	-	6-10	-	11-15

*Trail commission for NA Precision and NA Charter in TX is paid one time at the beginning of Year 2. This is not an ongoing trail commission.

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403(b) Salary Reduction*

Product	Commissions	Year(s)	Commissions	Year(s)	Commissions	Year(s)	Commissions	Year(s)
Formula Choice®	5.00%	1	1.00%	2-5	-	-	-	-
Charter SM , Precision SM , and Prizm Plus [®] (7-year option)	7.50%	1	4.00%	2-7	-	-	1.00%	8+
Freedom Choice [®] (8-Year)	5.50%	1	2.00%	2-8	-	-	-	-
Freedom Choice [®] (6-Year)	5.50%	1	2.00%	2-6	-	-	-	-
Flex I SM (7-year)	4.50%	1	2.50%	2-7	-	-	0.50%	8+
Charter SM , Precision SM , and Prizm Plus [®] (10-year option)	7.50%	1	4.00%	2-10	-	-	1.00%	11+
NA Ten [®] , NA Paramount Choice Ten SM	6.50%	1	3.00%	2-10	-	-	0.50%	11+
Freedom Choice [®] (10-Year)	5.50%	1	2.00%	2-10	-	-	-	-
Flex II SM (10-year)	4.50%	1	2.50%	2-10	-	-	0.50%	11+
North American Pillar SM	6.50%	1	3.00%	2-10	-	-	0.50%	11+
Charter SM , Precision SM , and Prizm Plus [®] (14-year option)	7.50%	1	7.50%	2-5	4.00%	6-14	1.00%	15+
Freedom Choice [®] (14-Year)	5.50%	1	5.50%	2-5	2.00%	6-14	-	-
Director SM	5.50%	1	5.00%	2-3	-	-	2.00%	4+
Flex III SM (14-year)	4.50%	1	4.50%	2-5	2.50%	6-14	0.50%	15+
Product	Commission Levels				Annuitization Commission			
The Boomer Annuity [®]	First-Year Commissions	Years 2-3	Years 4-10	Yrs 11+	Yrs 8-10	Years 11+		
	7.00%	3.50%	3.50%	2.00%	1.25%	1.75%		

TX ONLY

Product	Commissions	Year(s)	Trail (Year 2 only)*	Renewal Commissions	Year(s)	Renewal Commissions	Year(s)	Renewal Commissions	Year(s)
Charter SM , Precision SM (7-year option)	4.65%	1	2.00%	2.50%	2-7	-	8+	-	-
Charter SM , Precision SM (10-year option)	4.65%	1	2.00%	2.50%	2-10	-	11+	-	-
Charter SM , Precision SM (14-year option)	4.65%	1	2.00%	4.65%	2-5	2.50%	6-14	-	15+
*Trail commission for NA Precision and NA Charter in TX is paid one time at the beginning of Year 2. This is not an ongoing trail commission.									

*Rollovers and direct transfers will not use the 403(b) salary reduction schedule. Agent must be set up under Option A in order to receive the levelized commissions listed above.

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Option B

		Renewal Commissions						
Product	First Year	Years 2-3	Years 4-7	Years 8+	Trail			
Formula Choice®	3.50%	-	-	-	0.25%			
Charter SM , Precision SM , and Prizm Plus® (7-year option)	4.25%	0.50%	-	-	0.50%			
Freedom Choice® (8-Year)	4.00%	1.00%	-	-	0.25%			
Freedom Choice® (6-Year)	4.00%	1.00%	-	-	0.25%			
Flex I SM	3.00%	1.00%	-	-	0.25%			
Product	First Year	Years 2-3	Years 4-9	Years 10+	Trail			
NA Ten®, NA Paramount Choice Ten SM	3.75%	0.75%	-	-	0.50%			
Flex II SM	3.00%	1.00%	-	-	0.25%			
North American Pillar SM	3.50%	0.75%	-	-	0.50%			
Product	First Year	Years 2-3	Years 4-10	Years 11+	Trail			
Freedom Choice® (10-Year)	3.75%	1.00%	1.00%	-	0.25%			
Charter SM , Precision SM , and Prizm Plus® (10-year option)	4.50%	1.50%	-	-	0.50%			
		Renewal Commissions						
Product	First Year	Years 2-5	Years 6-10	Years 11+	Trail			
Charter SM , Precision SM , and Prizm Plus® (14-year option)	4.50%	1.50%	-	-	0.50%			
Freedom Choice® (14-Year)	3.75%	2.00%	1.00%	-	0.25%			
Director SM	4.50%	-	-	-	0.05%			
NA Income® (Period Certain 5-9 years)	2.00%	-	-	-	-			
NA Income® (All other options)	2.00%	-	-	-	-			
NA Guarantee Choice SM ,	2.50%	Re-entry 0.75%			-			
NA Legacy SPWL	8.50%	-	-	-	-			
Cash Management Annuity	-	-	-	-	0.10%			
Flex III SM	3.00%	1.00%	-	-	0.25%			
Product	Commission Levels					Annuitization Commission	Trail	
The Boomer Annuity®	First-Year Commissions	Years 2-5	Years 6-7	Years 8-10	Years 11+	Years 8-10	Years 11+	0.50%
	4.00%	1.50%	-	-	-	1.00%	1.50%	

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Option C

		Renewal Commissions				
Product	First Year	Years 2-3	Years 4-7	Years 8+	Trail	
Formula Choice®	2.00%	-	-	-	0.50%	
Charter SM , Precision SM , and Prizm Plus® (7-year option)	1.50%	-	-	-	1.00%	
Freedom Choice® (8-Year)	2.50%	0.50%	-	-	0.50%	
Freedom Choice® (6-Year)	2.50%	0.50%	-	-	0.50%	
Flex I SM	1.50%	0.50%	-	-	0.50%	
Product	First Year	Years 2-3	Years 4-9	Years 10+	Trail	
NA Ten®, NA Paramount Choice Ten SM	1.00%	-	-	-	1.00%	
Flex II SM	1.50%	0.50%	-	-	0.50%	
North American Pillar SM	0.50%	-	-	-	1.00%	
Product	First Year	Years 2-3	Years 4-10	Years 11+	Trail	
Freedom Choice® (10-Year)	2.00%	0.50%	-	-	0.50%	
Charter SM , Precision SM , and Prizm Plus® (10-year option)	1.75%	0.25%	-	-	1.00%	
		Renewal Commissions				
Product	First Year	Years 2-5	Years 6-10	Years 11+	Trail	
Charter SM , Precision SM , and Prizm Plus®(14-year option)	1.75%	0.25%	-	-	1.00%	
Freedom Choice® (14-Year)	2.00%	0.50%	-	-	0.50%	
Director SM	2.50%	-	-	-	0.35%	
NA Income® (Period Certain 5-9 years)	2.00%	-	-	-	-	
NA Income® (All other options)	2.00%	-	-	-	-	
NA Guarantee Choice SM	2.50%	Re-entry 0.75%			-	
NA Legacy SPWL	8.50%	-	-	-	-	
Cash Management Annuity	-	-	-	-	0.10%	
Flex III SM	1.50%	0.50%	-	-	0.50%	

Product	Commission Levels					Annuitization Commission		Trail
The Boomer Annuity®	First-Year Commissions	Years 2-5	Years 6-7	Years 8-10	Years 11+	Years 8-10	Years 11+	1.00%
	1.25%	0.50%	-	-	-	1.00%	1.50%	