

North American Announces Rate Decrease

Effective Thursday, January 19, 2012, North American will be decreasing rates on their annuity product line. Applications must be received at the North American Home Office **prior to this date** to hold previous rates.

Rates on 1035 Exchanges/ Transfers will be held 45 calendar days from the date the application was received in the North American Home Office. **Faxed 1035 Exchange/Transfer applications will be accepted in order to hold current interest rates and Participation Rates/Index Cap Rates; however, original documentation must be received the next business day in order to process the Transfer/Exchange.** If the 45th day is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates and Participation Rates/Index Cap Rates. Funds received after 45 days will receive the applicable interest rate and/or Participation Rate/Index Cap Rate that is in effect when funds are received. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice.

North American New Business Fax Number: 877-586-0247

**Please Contact Imeriti for More Information
800.921.3100**

www.imeriti.com

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