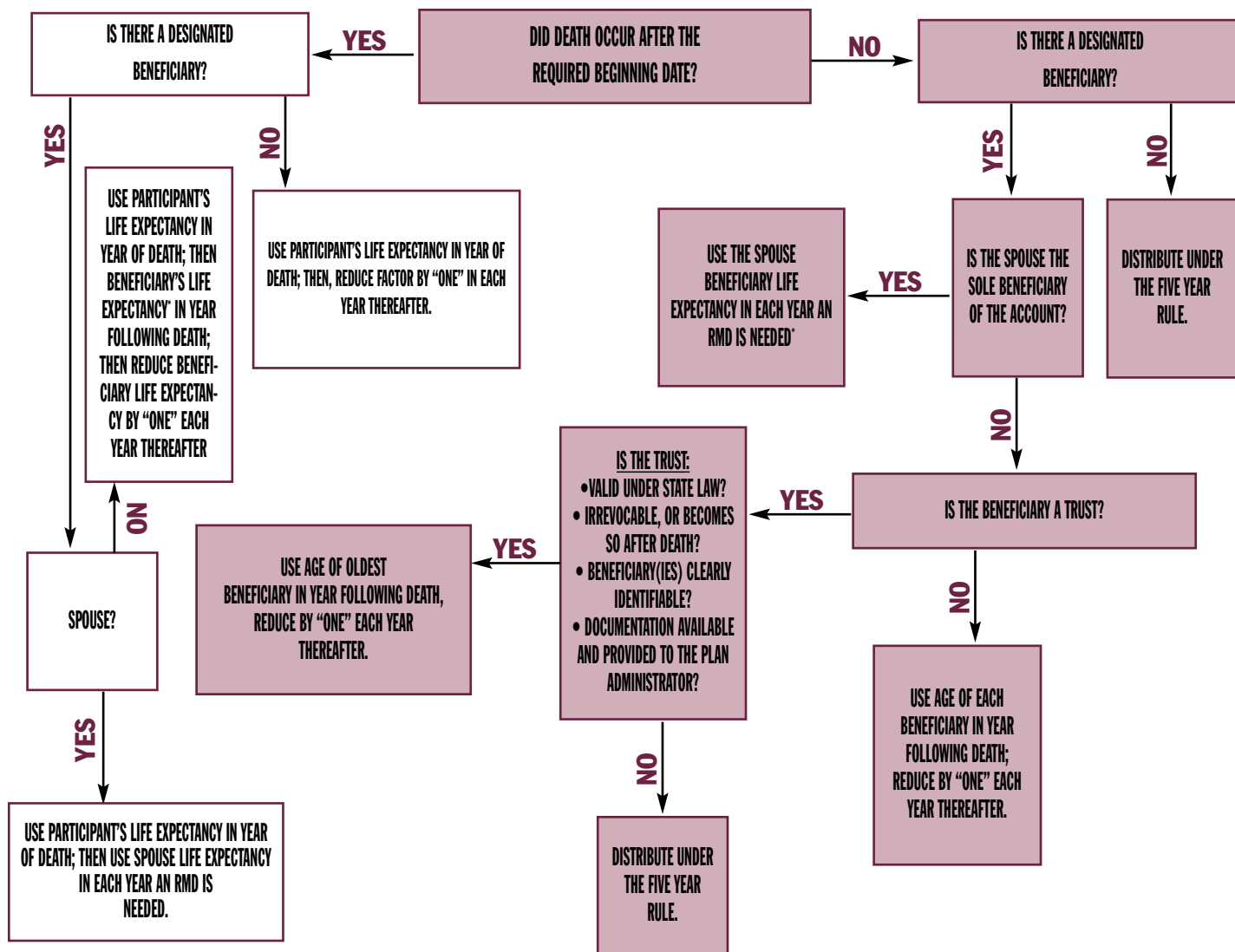


NORTH AMERICAN RMD LIFE EXPECTANCY DETERMINATION



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This chart is for illustration only and is a general explanation of the rules required for Required Minimum Distributions using North American Company for Life and Health Insurance. Your specific situation may differ. Contact your legal or tax advisor for an explanation of how the rules apply to you. North American does not give tax or legal advice. Please consult with your attorney or tax advisor. Premium Taxes: Accumulation Value will be reduced for premium taxes as required by the state of residence.

Also applies to spouses who are alternate payees under a Qualified Domestic Relations Order.

