



New and Improved Consumer Life Application

Effective July 26, 2010

Improved, More User-Friendly Application

North American is pleased to announce that we will implement an improved General Purpose Life Application (form series L-3182) and consumer life application kits on **July 26, 2010**. Our goal is to make it as easy as possible for you to do business with us and these updates help to streamline the Underwriting process.

Application enhancements include:

- Re-design of the non-medical and medical questions in an effort to obtain more complete information up front and to help avoid underwriting delays.
- Inclusion of the Accelerated Benefit Summary and Disclosure Statement Acknowledgement into the application authorization. This form will only be given at the time of application and it is not required to be returned with signature to New Business.*
- Beneficiary section provides the client with the option to indicate death benefit percentage payout.
- Policyowner section prompts for additional contact information and more clearly defined ownership information.
- New replacements section makes it easier for the agent to provide state required information.
- New Military Personnel section accommodates this growing client base.
- Enhanced application design. Our goal is to make the process simple for both you and the client.

* Not applicable in Massachusetts. Accelerated Benefit Summary and Disclosure forms are still required for signature.

State Availability and Usage

The new General Purpose Life Application (form series L-3182) has been made available for use in all states except California. We will notify you once it is available.

You may start using the new General Purpose Life Application now, but it must be used by July 26, 2010. **We will no longer accept the current version of the consumer life application (form series L-3159A) in states where form series L-3182 is available, after July 26, 2010.**