

Field Bulletin

Update to Temporary Rating Guidelines

452NB

Date: July 20, 2022**Effective:** July 20, 2023

North American is excited to share that we are expanding our current guidelines for maximum table ratings and flat extras to help more of your clients get the death protection they need.

The updated guidelines are effective July 20, 2023, and apply to all pending business, new business, and policy change cases.

Issue Age	Maximum Table Rating	Maximum Flat Extra
0 – 70	Table 8	\$12.00 per thousand
71 - 75	Table 6	\$9.00 per thousand
76 - 79	Table 4	\$6.00 per thousand

North American is unable to make offers on cases insuring individuals age 80+ at this time.

For additional information, view [North American's underwriting guidelines](#) or reach out to your Managing General Agency (MGA).

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