NOTICE REGARDING CONSUMER REPORTS

In connection with your application for an agent's contract with North American Company for Life and Health Insurance, North American may obtain one or more reports regarding your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, and/or mode of living from Business Information Group and Vector One. If North American plans to use any information in a consumer report in a decision not to contract with you or to make any other adverse contracting decision regarding you, we will provide you with a copy of the credit report upon which its decision was based and a written summary of your rights under the Fair Credit Reporting Act before it takes any adverse action. If any adverse action is taken against you based upon a consumer report, North American will notify you that the action has been taken and that the consumer report was the reason for the action.