



North American Company
for Life and Health Insurance
Since 1886

NORTH AMERICAN COMPANY'S @ A GLANCE!

THE QUICK WAY TO GET AN OVERVIEW OF NORTH AMERICAN COMPANY'S PRODUCTS

Custom Series: Universal life insurance products that custom fit the needs of your markets.



Target Market	• Supplemental Retirement Income • College supplement • Asset protection	• Supplemental Retirement Income • Key-person insurance • Buy-sell agreements	• Individuals seeking long-term guarantees • Wealth transfer	• Excellent term-alternative • Income replacement • Low-cost coverage
Issue Ages	15 days-75 (age nearest)	15 days – 75 (age last)	15 days-85 (age nearest)	15 days-85 (age nearest)
Maturity Age	120	120, Extended Maturity Feature	120, Extended Maturity Feature	120, Extended Maturity Feature
Minimum Face Amount	\$50,000	\$25,000	\$25,000	\$25,000
Death Benefit Options	Level/ Increasing	Level/ Increasing/ Return of Premium	Level/ Increasing	Level/ Increasing
No Lapse Guarantee Coverage	• Issue ages 0-64 —10 years • Issue ages 65+ —5 years	• Lesser of 20 years or to age 70 (never less than 5 years)	• Initial 5 year guarantee period for all issue ages • Guarantees up to age 120 through the Extended No Lapse Guarantee.	• Lesser of 15 years or to age 75 (never less than 10 years) • Guarantees up to age 120 can be purchased.
Target Premium	Target Premiums are based upon age, sex, underwriting class, riders, ratings, specified amount, and death benefit option. Consult illustration software for target premium.	Two-year rolling target available at policy issue. Target premiums are based upon age, sex, underwriting class, riders, ratings, and specified amount. Consult illustration software for target premium.	Two year rolling target available at policy issue. The level premium to guarantee the policy to age 120 is typically fully commissionable up to issue age 75.	Target Premiums are based upon age, sex, underwriting class, riders, ratings, and specified amount. Consult illustration software for target premium.
Guaranteed Interest Rate	2.5%	3%	2.5%	2.5%
Underwriting Classes	• Super Preferred NT—ages 18-75 • Preferred NT—ages 18-75 • Standard NT—ages 15 days-75 • Preferred TB—ages 18-70 • Standard TB—ages 18-70	• Super Preferred NT—ages 18-75 • Preferred NT—ages 18-75 • Standard NT—ages 15 days-75 • Preferred TB—ages 18-75 • Standard TB—ages 15 years-75	• Super Preferred NT—ages 18-85 • Preferred NT—ages 18-85 • Standard NT—ages 15 days-85 • Preferred TB—ages 18-85 • Standard TB—ages 15 years-85	• Super Preferred NT—ages 18-85 • Preferred NT—ages 18-85 • Standard NT—ages 15 days-85 • Preferred TB—ages 18-85 • Standard TB—ages 15 years-85
Return of Premium Benefit	✓	N/A	N/A	N/A
Waiver of Surrender Charge Option	N/A	Waiver of Surrender Charge Option	N/A	N/A
Zero COIs Age 100+	COIs to age 120	✓	✓	✓
Riders Available	• Accidental Death Benefit Rider • Children's Term Insurance Rider • Chronic Illness Accelerated Benefit Rider • Guaranteed Insurability Rider • Waiver of Monthly Deductions Rider LR317A • Additional Insured Rider	• Accidental Death Benefit Rider • Children's Term Insurance Rider • Chronic Illness Accelerated Benefit Rider • Guaranteed Insurability Rider • Waiver of Monthly Deductions Rider	• Accidental Death Benefit Rider • Children's Term Insurance Rider • Chronic Illness Accelerated Benefit Rider • Guaranteed Insurability Rider • Waiver of Monthly Deductions Rider	• Accidental Death Benefit Rider • Children's Term Insurance Rider • Chronic Illness Accelerated Benefit Rider • Guaranteed Insurability Rider • Premium Guarantee Rider • Waiver of Monthly Deductions Rider
Accelerated Death Benefit	✓	✓	✓	✓
Loans/Partial Surrenders	✓	✓	✓	✓
Surrender Charge Period	15 years	15 years	20 years or to age 95, if less	20 years or to age 95, if less

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Builder IUL Series: Indexed universal life products that provide protection and help meet financial goals.



Target Market	• Supplemental Retirement Income • 1035 Exchange • Buy-sell agreement • Key-person insurance	• Supplemental Retirement Income • Family protection • Annuity maximization • Legacy building	• 1035 Exchanges • Key-person insurance
Issue ages	15 days – 75 years (age last)	15 days – 85 years (age nearest)	15 days – 80 years (age last)
Maturity Age	120	120	120, Extended Maturity Feature
Minimum Face Amount	\$25,000	\$25,000	\$100,000
Death Benefit Options	Level/Increasing	Level/Increasing	Level/Increasing/Return of Premium
No Lapse Guarantee Coverage	• Issue ages 15 days to 54 years: 20 years or attained age 70 • Issue ages 55+: 15 years	• Issue ages 15 days to 54 years: 15 years or attained age 65 • Issue ages 55+: 10 years • Guarantees up to age 120 with the Premium Guarantee Rider	• Lesser of 15 years or to age 75 (never less than 10 years)
Target Premium	Two year rolling target available at policy issue when 80% of commissionable target premium is paid in the first policy year. The rolling target will not be applied to commissions for specified increases at later durations.	Two year rolling target available at policy issue when 80% of commissionable target premium is paid in the first policy year. The rolling target will not be applied to commissions for specified increases at later durations.	Two year rolling target available at policy issue when 80% of commissionable target premium is paid in the first policy year. The rolling target will not be applied to commissions for specified increases at later durations.
Guaranteed Interest Rate	Minimum guaranteed Fixed Account rate is 3%	Minimum guaranteed Fixed Account rate is 3%	Minimum guaranteed Fixed Account rate is 3%
Underwriting Classes	• Super Preferred NT – ages 18-75 • Preferred NT – ages 18-75 • Standard NT – ages 15 days-75 years • Preferred TB – ages 18-75 • Standard TB – ages 15 years-75	• Super Preferred NT – ages 18-80 • Preferred NT – ages 18-80 • Standard NT – ages 15 days -80 years • Preferred TB – ages 18-80 • Standard TB – ages 18-80	• Super Preferred NT – ages 18-80 • Preferred NT – ages 18-80 • Standard NT – ages 15 days – 80 years • Preferred TB – ages 18-80 • Standard TB – ages 15 years-80
Waiver of Surrender Charge Option	N/A	N/A	Waiver of Surrender Charge Option
Riders Available	• Accelerated Death Benefit Endorsement-Terminal and Chronic Illness • Accidental Death Benefit Rider • Children's Term Insurance Rider • Waiver of Monthly Deductions Rider • Accelerated Death Benefit Endorsement-Terminal Illness	• Accelerated Benefit Endorsement • Accidental Death Benefit Rider • Children's Term Insurance Rider • Chronic Illness Accelerated Benefit Rider • Premium Guarantee Rider • Waiver of Monthly Deductions Rider • Waiver of Surrender Charge Endorsement	• Accelerated Benefit Endorsement • Accidental Death Benefit Rider • Children's Term Insurance Rider • Chronic Illness Accelerated Benefit Rider • Waiver of Monthly Deductions Rider • Waiver of Surrender Charge Endorsement
Loans/Partial Surrenders	• Variable interest rate loans beginning in the 6 th policy year • Standard loans beginning in policy year one • Partial surrenders available in the first policy year	• Variable interest rate loans beginning in the 6 th policy year • Standard loans beginning in policy year one • Partial surrenders available in the first policy year	• Variable interest rate loans beginning in the 6 th policy year • Standard loans beginning in policy year one* • Partial surrenders available in first policy year
Surrender Charge Period	15 years	15 years 0-80 10 years 81+	14 years

* In MT, MA and TX standard loans are available in policy year three.

Contracted agents may check out the Producer's InfoNet® at, www.producersinfonet.com. It's loaded with the tools and resources you need to help your business grow.

For additional information, or for help running a policy illustration, please contact Sales Development at 1-800-800-3656, extension 10411.

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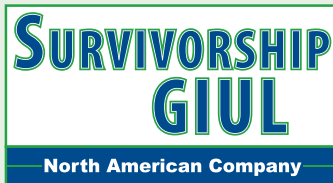


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Term:
Term insurance protection to meet their death benefit coverage needs.

Target Market	<ul style="list-style-type: none"> • Broad market appeal • Individuals seeking guaranteed term coverage
Issue Ages*	<ul style="list-style-type: none"> • ADDvantage 10—18-75 • ADDvantage 15—18-70 • ADDvantage 20—18-65 • ADDvantage 30—18-50 (Non-Tobacco) 18-45 (Tobacco)
Maturity Age	Age 98
Minimum Face Amount	\$100,000
Annual Policy Fee	\$65
Death Benefit Option	Level
Guaranteed Coverage	<ul style="list-style-type: none"> • ADDvantage 10—10 years • ADDvantage 15—15 years • ADDvantage 20—20 years • ADDvantage 30—30 years
Underwriting Classes	<ul style="list-style-type: none"> • Super Preferred Non-Tobacco • Preferred Non-Tobacco • Standard Non-Tobacco • Preferred Tobacco • Standard Tobacco
Riders Available	<ul style="list-style-type: none"> • Children's Term Insurance Rider • Monthly Income Endorsement • Waiver of Premium Rider • Additional Insurance Option
Accelerated Death Benefit	✓
Additional Insurance Option	<ul style="list-style-type: none"> • Super Preferred Non-Tobacco • Preferred Non-Tobacco
Banding	<ul style="list-style-type: none"> • Band 1: face amounts \$100,000 - \$249,999 • Band 2: face amounts \$250,000 - \$499,999 • Band 3: \$500,000 - \$999,999 • Band 4: \$1,000,000 +
Convertibility	Allowed during the level premium period of the policy, or through age 69 if reached before the level premium period ends, but never less than five years.



Survivorship:
Comprehensive death benefit protection covering two lives.

Target Market	<ul style="list-style-type: none"> • Estate planning • Supplemental Retirement Income
Issue Ages	Joint equal age limit for issue is 20 years -90 years (age nearest)
Maturity Age	120 (for the younger insured), Extended Maturity Feature
Minimum Face Amount	\$200,000
Death Benefit Options	Level/Increasing/Return of Premium
No Lapse Guarantee	Issue Age (of the younger insured) <ul style="list-style-type: none"> • 20 years -50 years: 20 years • 51 years - 65 years: To age 70 • 66 years - 90 years: 5 years
Target Premium	Target premiums vary by joint equal age, band, and plan.
Guaranteed Interest Rate	Minimum guaranteed Fixed Account rate is 3.0%
Underwriting Classes	<ul style="list-style-type: none"> • Super Preferred NT—ages 20-80 • Preferred NT—ages 20-85 • Preferred TB—ages 20-85 • Standard NT—ages 20-90 • Standard TB—ages 20-90
Waiver of Surrender Charge Option	✓
Riders Available	<ul style="list-style-type: none"> • Accelerated Benefit Endorsement - Terminal & Chronic Illness • Accelerated Benefit Endorsement - Terminal Illness • Estate Preservation Rider • Survivorship Policy Split Exchange Endorsement • Survivor Premium Guarantee Rider*
Loans/Partial Surrenders	<ul style="list-style-type: none"> • Standard loans beginning in the first policy year • Variable interest rate loans beginning in the second policy year • Partial surrenders available in the first policy year
Surrender Charge Period	20 years, but not beyond the joint equal attained age 95.

* Not available with Waiver of Surrender Charge Option.

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North American Company's

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The quick way to get an overview of NORTH AMERICAN COMPANY'S Products



Ideal to help supplement college and provide supplemental retirement income. An excellent asset protection/ reallocation vehicle.

- Offers low net cost loans: 2% in years 1-10, 0% in years 11 plus¹
- Return of Premium upon surrender—95% in the first 5 years (all issue ages); 100% in years 6-10 (issue ages below 65); 100% in years 6-7 (issue ages 65+)



Specifically designed to provide long-term cash value accumulation, this product offers permanent life insurance protection combined with the opportunity to earn interest linked to the performance of one or more stock market indices.

- Guaranteed interest bonus on Index Account can earn your clients more money!
- 20-year no lapse guarantee provision at most ages
- Daily allocation to Index Selection on trading day, upon receipt



Provides comprehensive death benefit protection, and delivers exceptional long-term cash value accumulation.

- Non-guaranteed premium bonus and interest bonus features can earn your clients more money
- Waiver of Surrender Charge Option with table shaving component
- Net zero cost loans: Available on full loan value in years 6+



Designed to build high cash value and provide a guaranteed death benefit up to age 120. Our most competitive indexed universal life plan.

- Coverage guarantees up to age 120
- Daily allocation to Index Selection on trading day upon receipt
- 13 index options and three Index Crediting Methods



For clients who want the performance and flexibility of universal life coverage—plus the permanent guarantees associated with whole life insurance.

- After the 5-year initial no lapse guarantee period, clients can choose the guarantee period, up to age 120 (premium to guarantee to age 100 is the same as the premium to guarantee to age 120)
- Low face amount of \$25,000
- Attractive commissions: 2-year rolling target premium



Permanent life insurance protection combined with the opportunity to earn interest linked to the performance of one or more stock market indices. An IUL exclusively designed to build early cash value accumulation.

- Guaranteed interest bonus on Index Account feature can earn your clients more money!
- Waiver of Surrender Charge Option with table shaving component
- More Index Options and Index Crediting Methods – including a Multi-Index option
- Overloan Protection Benefit and Protected Death Benefit features provide additional security for your clients



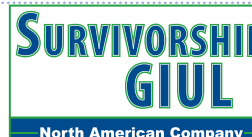
A universal life insurance product that provides low-cost death benefit protection along with several added benefits.

- Low-cost coverage
- Low minimum face amount of \$25,000
- Interest Bonus—A conditionally guaranteed interest bonus earns your clients an extra 1% interest in years 11 and thereafter
- Optional Premium Guarantee Rider



Simple and affordable term coverage with super preferred non-tobacco rates and a choice of guarantee periods.

- Offers 10, 15, 20, and 30-year level premium guarantee periods, depending on issue age
- \$100,000 minimum face amount
- An accelerated death benefit feature



Indexed universal life insurance covering two lives with the death benefit paid upon death of the second insured.

- Survivor Premium Guarantee Rider offering guaranteed death benefit protection up to age 120
- Waiver of Surrender Charge Option
- Indexed Account for cash value growth opportunity

@ A GLANCE helps you easily compare product benefits to match your clients' needs.

It's quick. It's easy. It's @ A GLANCE!

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Builder IUL Series:

Performance

- The Standard & Poor's 500[®] Composite Stock Price Index (S&P 500[®])
- The Dow Jones Industrial AverageSM Composite Stock Price Index (DJIASM)
- The NASDAQ-100[®] Stock Price Index (NASDAQ-100[®])
- The EURO STOXX 50[®]
- Multi-Index—An index based on the performance of S&P 500[®], Russell 2000[®], and the EURO STOXX 50[®]
- The Standard & Poor's 400 Index[®] (S&P MidCap400[®])
- The Russell 2000[®] Index

Index Crediting Methods

- Annual Point-to-Point, Daily Averaging, Monthly Point-to-Point and Inverse Point-to-Point.

Current Rates

- Current rates can be found on the Producer's InfoNet, www.producersinfonet.com, or see the Builder IUL Series Current Rate sheet, PR-1008. Current interest rates are subject to change.

Other Information

- Money can be transferred out of a particular Index Segment only at the end of an Index Period (any Indexed Credit will be applied before the transfer takes place)
- Money can be transferred from the Fixed Account at any time
- North American's IUL Series products contain an annual reset

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1. For first 10 policy years, loan interest rate is currently 5%, with a credited rate set at 3%, resulting in 2% net annual interest. Beginning policy 11 and beyond, loans have a no net cost because loan interest and credited interest are both set at 3% resulting in 0% net loan interest rate.

Index Universal Life products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

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The Uncapped S&P 500[®] option allows an unlimited return with no index cap rate, but applies an index participation rate less than 100% to the growth rate of the S&P 500[®].

Russell 2000[®] Index is a trademark of Frank Russell Company and has been licensed for use by North American Company for Life and Health Insurance.

College Funding—The primary purpose of life insurance is to provide a death benefit to beneficiaries. Because of the uncertainty surrounding all funding options except savings, it is critical to encourage your clients to make personal savings the cornerstone of your clients' college funding program. However, even a well-conceived savings plan can be vulnerable. Should your clients die prematurely, their savings plan could come to an abrupt end.

To protect against this unexpected event, life insurance may be the only vehicle that can help assure the completion of a funding plan. In addition to the financial protection aspect of insurance, the tax-deferred buildup of cash values can be part of your clients' college savings plan. Generally, if the policy is not a Modified Endowment Contract then tax-free withdrawals can be made up to the contract's cost basis. Moreover, if the policy is not a Modified Endowment Contract, then loans in excess of the cost basis are also tax free as long as the policy remains in force.

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Please refer to the marketing guides for complete product details: ADDvantage (PR-875), Builder IUL Series (PR-1275), Custom Accumulator III (PR-1084), Custom GrowthCV (PR-1130), Custom Guarant R-1166), Survivorship GIUL (PR-1435), and Chronic Illness Accelerated Death Benefit (PR-1080).

ADDvantage plans, Builder IUL, Custom Accumulator III, Custom GrowthCV, Custom Guarantee, Custom TermGUL, Guarantee Builder IUL, Rapid Builder IUL, and Survivorship GIUL are issued on policy form series LS143AMP, LS172, LS165B, LS166, LS170, LS175, LS164A, LS169, and LS171 without the Waiver of Surrender Charge Option and LS171W with the Waiver of Surrender Charge Option; or state versions: Accelerated Benefit Endorsement, Accelerated Death Benefit Endorsement for Terminal and Chronic Illness, Accelerated Benefit Endorsement for Terminal Illness, Accidental Death Benefit Rider, Additional Insurance Option, Children's Term Insurance Rider, Chronic Illness Accelerated Benefit Rider, Estate Preservation Rider, Guaranteed Insurability Rider, Monthly Income Endorsement, Premium Guarantee Rider, Additional Insured Rider, Survivorship Policy Split Exchange Endorsement, Survivor Premium Guarantee Rider, Waiver of Monthly Deductions Rider, Waiver of Premium Rider, Waiver of Surrender Charge Endorsement are issued on form series LR352A, LR463 (Survivorship GIUL) LR465 (Builder IUL), LR464 (Survivorship GIUL) LR466 (Builder IUL), LR370A, LRS-313A, LR372A (UL and IUL plans) LR456 (ADDvantage term plans, Custom Guarantee, & Builder IUL), LR450A, LR461, LR373A, LR403A, LR436A, LR419A, LR452, LR401A, LR462, LR460, LR416B, LR409A, LR417A, or state version, by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, issue ages, endorsements or riders may not be available in all jurisdictions. Limitations or restrictions may apply.

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