

At a Glance

A Quick Overview of Our Complete Product Line



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

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

UNIVERSAL LIFE INSURANCE

Custom GrowthCV®

Provides death benefit coverage along with an opportunity to build long-term cash value accumulation

- Non-guaranteed premium bonus³ and interest bonus⁴ features may earn your clients cash value accumulation
- Waiver of Surrender Charge Option⁵ with Table Shaving⁶ component
- Offers net zero cost loans⁷ on the full loan value in years 6+⁸
- The loan value equals the net cash surrender value less the interest on policy loans

Custom Guarantee®

For clients looking for low-cost guaranteed death benefit⁹ coverage

- Accelerated Death Benefit Endorsement
- Attractive commissions: 2-year rolling target premium

Custom TermGUL®

Offers low-cost death benefit protection along with several added benefits

- Low-minimum face amount of \$25,000
- Interest Bonus: A conditionally guaranteed interest bonus earns your clients an extra 1% interest in years 11+⁴
- Chronic Illness Accelerated Benefit Rider

TERM LIFE INSURANCE

ADDvantage®

Simple and affordable term coverage that's fully convertible¹ and offers competitive rates

- Offers 10, 15, 20, and 30-year level premium guarantee periods, depending on issue age²
- \$100,000 minimum face amount
- Accelerated Death Benefit Endorsement for Terminal Illness

INDEXED UNIVERSAL LIFE INSURANCE

Builder IUL®

Designed to provide long-term cash value accumulation

- Interest bonus on the Fixed and Index Account⁴
- Capped variable interest rate loans⁸
- Accelerated Death Benefit Endorsement

Guarantee Builder IUL®

Designed to provide a guaranteed death benefit for the desired length of time, up to age 120⁹

- Premium Guarantee Rider
- Interest bonus on Fixed and Index Account⁴
- Capped Variable Interest Rate Loans⁸
- Accelerated Death Benefit Endorsement

Rapid Builder IUL®

Designed to build early cash value accumulation and provide early access to cash value

- Interest bonus on Fixed and Index Account⁴
- Waiver of Surrender Charge Option⁵ with Table Shave⁶ Component
- 0% premium load

Survivorship GIUL

Issued on two individuals and is designed to provide a death benefit payable upon death of the second insured

- Strong potential for cash value accumulation
- Waiver of Surrender Charge Option⁵
- Accelerated Death Benefit Endorsement

Interested in contracting with North American?
Call our Sales Development Team at (800) 800-3656 ext. 10411
or visit www.NorthAmericanCompany.com today.

AT 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.			Builder IUL Series: Indexed universal life products that provide protection and help meet financial goals.		
	Custom GrowthCV®	Custom Guarantee®	Custom TermGUL®	Builder IUL®	Guarantee Builder IUL®	Rapid Builder IUL®
Target Market	<ul style="list-style-type: none">Retirement PlanningKey-person insuranceBuy-sell agreements	<ul style="list-style-type: none">Individuals seeking long-term guaranteesWealth transfer	<ul style="list-style-type: none">Excellent term-alternativeIncome replacementLow-cost coverage	<ul style="list-style-type: none">Retirement Planning1035 ExchangeBuy-sell agreementKey-person insurance	<ul style="list-style-type: none">Retirement PlanningFamily protectionAnnuity maximizationLegacy building	<ul style="list-style-type: none">1035 ExchangesKey-person insuranceBuy-sell agreementSmart Money Sales
Issue Ages	15 days – 75 (age last)	15 days-85 (age nearest)	15 days-85 (age nearest)	15 days – 75 years (age last)	15 days – 85 years (age nearest)	15 days – 80 years (age last)
Maturity Age	120, Extended Maturity Feature	120, Extended Maturity Feature	120, Extended Maturity Feature	120, Extended Maturity Feature	120, Extended Maturity Feature	120, Extended Maturity Feature
Minimum Face Amount	\$25,000	\$50,000 for issue ages 15 days - 59 years \$25,000 for issue ages 60 years - 85 years	\$25,000	\$25,000	\$25,000	\$100,000
Premium Limit	\$1,000,000	\$500,000	N/A	\$1,000,000	\$250,000	\$1,000,000
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.	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	3%	2.5%	2.5%	<ul style="list-style-type: none">Minimum guaranteed Fixed Account rate is 3%3% minimum rate for Index Alternate Account	<ul style="list-style-type: none">Minimum guaranteed Fixed Account rate is 3%3% minimum rate for Index Alternate Account	<ul style="list-style-type: none">Minimum guaranteed Fixed Account rate is 3%3% minimum rate for Index Alternate Account
Underwriting Classes	<ul style="list-style-type: none">Super Preferred NT—ages 18-75Preferred NT—ages 18-75Standard NT—ages 15 days-75Preferred TB—ages 18-75Standard TB—ages 15 years-75	<ul style="list-style-type: none">Super Preferred NT—ages 18-85Preferred NT—ages 18-85Standard NT—ages 15 days-85Preferred TB—ages 18-85Standard TB—ages 15 years-85	<ul style="list-style-type: none">Super Preferred NT—ages 18-85Preferred NT—ages 18-85Standard NT—ages 15 days-85Preferred TB—ages 18-85Standard TB—ages 15 years-85	<ul style="list-style-type: none">Super Preferred NT – ages 18-75Preferred NT – ages 18-75Standard NT – ages 15 days-75 yearsPreferred TB – ages 18-75Standard TB – ages 15 years-75	<ul style="list-style-type: none">Super Preferred NT – ages 18-85Preferred NT – ages 18-85Standard NT – ages 15 days-85 yearsPreferred TB – ages 18-85Standard TB – ages 15 years-85	<ul style="list-style-type: none">Super Preferred NT – ages 18-80Preferred NT – ages 18-80Standard NT – ages 15 days-80 yearsPreferred TB – ages 18-80Standard TB – ages 15 years-80
Waiver of Surrender Charge	Waiver of Surrender Charge Option	N/A	N/A	N/A	N/A	Waiver of Surrender Charge Endorsement
Zero COIs Age 100+	✓	✓	✓	✓	✓	✓
Riders Available	<ul style="list-style-type: none">Accidental Death Benefit RiderAccelerated Benefit EndorsementChildren’s Term Insurance RiderChronic Illness Accelerated Benefit Rider^{1, 3}Guaranteed Insurability RiderWaiver of Monthly Deductions Rider¹	<ul style="list-style-type: none">Accelerated Death Benefits-Critical, Chronic and Terminal Illness²Accidental Death Benefit RiderChildren’s Term Insurance RiderChronic Illness Accelerated Benefit Rider^{1, 3}Guaranteed Insurability RiderWaiver of Monthly Deductions Rider¹Accelerated Death Benefit - Chronic Illness²	<ul style="list-style-type: none">Accidental Death Benefit RiderAccelerated Benefit EndorsementChildren’s Term Insurance RiderChronic Illness Accelerated Benefit Rider^{1, 3}Guaranteed Insurability RiderWaiver of Monthly Deductions Rider¹	<ul style="list-style-type: none">Accelerated Death Benefits-Critical, Chronic and Terminal Illness²Accidental Death Benefit RiderChildren’s Term Insurance RiderChronic Illness Accelerated Benefit Rider^{1, 3}Waiver of Monthly Deductions Rider¹Accelerated Death Benefit - Chronic Illness²	<ul style="list-style-type: none">Accelerated Death Benefits-Critical, Chronic and Terminal Illness²Accidental Death Benefit RiderChildren’s Term Insurance RiderPremium Guarantee RiderChronic Illness Accelerated Benefit Rider^{1,3}Waiver of Monthly Deductions Rider¹Accelerated Death Benefit - Chronic Illness²	<ul style="list-style-type: none">Accelerated Benefit EndorsementAccidental Death Benefit RiderChildren’s Term Insurance RiderChronic Illness Accelerated Benefit Rider^{1,3}Waiver of Monthly Deductions Rider¹Waiver of Surrender Charge Endorsement
Loans/Partial Surrenders	✓	✓	✓	<ul style="list-style-type: none">Variable interest rate loans beginning in the 6th policy yearStandard loans beginning in policy year onePartial surrenders available in the first policy year	<ul style="list-style-type: none">Variable interest rate loans beginning in the 6th policy yearStandard loans beginning in policy year onePartial surrenders available in the first policy year	<ul style="list-style-type: none">Variable interest rate loans beginning in the 6th policy yearStandard loans beginning in policy year one†Partial surrenders available in first policy year
Surrender Charge Period	15 years	20 years or to age 95, if less	20 years or to age 95, if less	15 years	15 years 0-80 10 years 81+	14 years

1 NOT AVAILABLE IN CALIFORNIA 2 Chronic Illness is available as a separate endorsement in CA. Critical Illness is not available in CA, CT, or FL. 3 FL only

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

ADDvantage® 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 (age nearest)	<ul style="list-style-type: none">• ADDvantage 10—18-75• ADDvantage 15—18-70• ADDvantage 20—18-65• ADDvantage 30—18-55 (Non-Tobacco) 18-50 (Tobacco)
Maturity Age	Age 95
Minimum Face Amount	\$100,000
Premium Limit	N/A
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• Waiver of Term Premium for Disability Rider¹• Accelerated Death Benefit - Terminal Illness
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 policy, or up to age 75 (70 for ADDvantage 30), whichever is earlier. Conversion period is never less than five years, regardless of issue age.

Survivorship GIUL:

Comprehensive death benefit protection covering two lives.

Target Market	<ul style="list-style-type: none">• Estate planning• Retirement Planning
Issue Ages	Joint equal age limit for issue is 20-90 years (age nearest)
Maturity Age	120 (for the younger insured), Extended Maturity Feature
Minimum Face Amount	\$200,000
Premium Limit	\$500,000
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	No rolling target. 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 Illness¹• Accelerated Benefit Endorsement - Terminal Illness• Estate Preservation Rider• Survivorship Policy Split Exchange Endorsement• Accelerated Death Benefit - Chronic Illness²
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.



IN CALIFORNIA: Agents offering, marketing or selling accelerated death benefits must be able to describe the differences between benefits provided under an accelerated death benefit for chronic illness and benefits provided under long-term care insurance to clients. You must provide clients with the ADBE Consumer Brochure for California (NAM-3013) that includes this comparison.

1. Allowed during the level premium period of the policy, or through age 69 (whichever is earlier), but never less than five years.
2. Premiums are guaranteed to remain level for the initial 10, 15, 20, 30 year period. After the premium guarantee period, premiums will increase annually but will never exceed the Guaranteed Annual Renewal Premium.

3. Certain North American products offer a conditionally guaranteed Premium Bonus will be added to the account value for policies that persist beyond 10 years. Money will be paid in the form of interest credited to the Account Value. The bonus is added as an interest credit at the beginning of policy years 11-15.

To calculate the Premium Bonus, we first determine the average net premium. The average net premium is equal to the sum of the (total premiums paid less withdrawals taken in the first 10 years less the debt at the end of the 10th policy year) divided by 10.

The Premium Bonus is the lesser of the average net premium and 120% of the commissionable target premium. The Premium Bonus is spread out over five years (20% paid annually in years 11-15). The Premium Bonus feature is only available if:

- the policy is in effect;
 - the company declares a current interest rate that exceeds the 3% guaranteed interest rate; and
 - the current costs of insurance rates are less than guaranteed maximum cost of insurance rates shown in the Schedule of Policy Benefits.
4. Certain North American products offer a conditionally guaranteed interest bonus to further help your clients build long-term cash value accumulation. Interest bonus may be earned when we declare a current interest rate that exceeds the guaranteed interest rate. Interest Bonus percentages are not guaranteed and subject to change; however, once a policy is issued, the percentage will not change. Interest Bonus is not available in Texas for Custom GrowthCV, Custom Term GUL, and Rapid Builder IUL. For Standard Policy Loans the interest bonus is not applied to any loaned amount.
5. Available for an additional charge per \$1,000 per month, depending on issue age and underwriting class.
6. When a person applies for life insurance coverage, his or her health is evaluated and a corresponding underwriting rating is applied. This product's table shaving features allow certain substandard underwriting rates (known as "table ratings") to be improved to a "standard" rating. A "standard" rating generally indicates average health and involves a lower life insurance premium than do substandard ratings.
7. Net Zero Cost Loans are loans charged and credited at the same interest rate percentage for a net zero cost. The policy year and amount available vary by product. Please refer to the specific product marketing guide or contact the marketing department for details.
8. In some situations loans and withdrawals may be subject to federal taxes. North American Company for Life and Health Insurance does not give tax or legal advice. Clients should be instructed to consult with and rely on their own tax advisor or attorney for advice on their specific situation.

IRS CIRCULAR 230 NOTICE

Any tax advice included in this written or electronic communication, including any attachments, was not intended or written to be used, and it cannot be used by you or any taxpayer for the purpose of avoiding any penalties that may be imposed on you or any other person under the Internal Revenue Code or applicable state or local tax law provisions. Although any tax advice contained herein was written to support the promotion or marketing of the transaction(s) matter(s) addressed by the advice, it cannot be used by you or any taxpayer to, promote, market or recommend to another party any transaction or matter addressed herein. Taxpayers should seek advice based on their particular circumstances from an independent tax advisor.

9. Subject to premium payment requirements.

Payment of Accelerated Death Benefits for chronic illness paid under this Endorsement are intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. Accelerated death benefit payments due to chronic illness are subject to limits imposed by the federal government and any amounts received in excess of these limits are includible in gross income. Clients should seek assistance from a qualified tax adviser for assistance with any questions they may have.

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.

Please refer to the current marketing guides for complete product details: ADDvantage (NAM-875), Builder IUL Series (NAM-1275), Custom GrowthCV (NAM-1130), Custom Guarantee (NAM-1166), Survivorship GIUL (NAM-1435), Accelerated Death Benefit Endorsement (NAM-2146), Accelerated Death Benefit Endorsement – Chronic Illness for California (NAM-3013), and Chronic Illness Accelerated Benefit Rider (NAM-1080).

ADDvantage Term plans; Builder IUL; Custom GrowthCV; Custom Guarantee; Custom TermGUL; Guarantee Builder IUL; Rapid Builder IUL; Survivorship GIUL are issued on policy form series LS174; LS172; LS166; LS170; LS167; LS175; LS169; and LS171; respectively.

Accelerated Death Benefit Endorsement – Terminal Illness (form series LR464; LR466; LR474; LR488) Accelerated Benefit Endorsement, (form series LR352A); Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal Illness (form series LR477); Accelerated Death Benefit Endorsement – Chronic Illness and Terminal Illness (form series LR463; LR465; LR487); Accidental Death Benefit Rider (form series LR370A); Children's Term Insurance Rider (form series LR456 & LR458); Chronic Illness Accelerated Benefit Rider (form series LR450A); Accelerated Death Benefit Endorsement – Chronic Illness (form LR492 California only); Estate Preservation Rider (form series LR461); Guaranteed Insurability Rider (form series LR373A); Survivorship Policy Split Exchange Endorsement (form series LR462); Waiver of Monthly Deduction Rider (form series LR416B); Waiver of Term Premium for Disability (form series LR472); Waiver of Surrender Charge Endorsement (form series LR417A); or state variations are issued by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.

We're Here For Life®

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