

# Compare accelerated death benefits

with life insurance products from North American Company for Life and Health Insurance®!

	ADDvantage® Term	Custom Guarantee® UL, Protection Builder IUL®, Builder Plus IUL® 3, Smart Builder® IUL 2
Acceleration maximums		
Chronic illness benefit on the initial election date	Lesser of: 24% of face amount or \$480K¹	Lesser of: 24% of death benefit or \$480K¹
Terminal illness benefit on election date	Lesser of: 90% of face amount or \$1M	Lesser of: 90% of death benefit or \$1M
Critical illness benefit at each election	Lesser of: 90% of face amount or \$1M²	Lesser of: 25% of death benefit or \$50K
Premiums/monthly deductions waived?		
Chronic illness	No	Yes³
Terminal illness	Yes	
Critical illness	No	
Benefit payment determination		
Chronic illness	The accelerated amount is discounted. Inputs that may be used in the calculation include: <ul style="list-style-type: none"><li>· Policy's guaranteed annual premiums</li><li>· Impact to life expectancy</li><li>· Interest rate currently in effect for accelerated benefit</li><li>· Administrative fee</li></ul>	The accelerated amount is discounted. Inputs that may be used in the calculation include: <ul style="list-style-type: none"><li>· Account value</li><li>· Guaranteed maximum cost of insurance rates</li><li>· Impact to life expectancy</li><li>· Interest rate currently in effect for accelerated benefit</li><li>· Administrative fee</li><li>· Debt repayment amount</li></ul>
Terminal illness	For a terminal illness election, a payment is discounted based on the interest rate currently in effect for accelerated benefit for a life expectancy of 18 months (in most states). Adjustments are made for the debt repayment amount (permanent products only) and the administrative fee.	
Critical illness	The accelerated amount is discounted. Inputs that may be used in the calculation include: <ul style="list-style-type: none"><li>· Policy's guaranteed annual premiums</li><li>· Impact to life expectancy</li><li>· Interest rate currently in effect for accelerated benefit</li><li>· Administrative fee</li></ul>	For a critical illness election, a payment is discounted by the debt repayment amount and a set percentage rate. Currently, the rate is 60%.

Agents offering, marketing, or selling accelerated death benefits for chronic illness in California 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 that includes this comparison. Comparison is for solicitation purpose only, not for conversions.

1. Refer to the policy for details.

2. The critical illness benefit is not available for ADDvantage Term in California.

3. For death benefits of \$2,000,000 or less, the deductions are waived. For death benefits above \$2,000,000, the proportional amount of the deductions for the first \$2,000,000 of death benefit are waived. Monthly deductions will stop being waived after the chronic illness election period.

The death benefit will be reduced by the amount of the death benefit accelerated. Since benefits are paid prior to death, a discount will be applied to the death benefit accelerated. As a result, the actual amount received will be less than the amount of the death benefit accelerated. An administrative fee is required at time of election except for the critical illness benefit on permanent products. Indexed Universal Life insurance 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.

ADDvantage Term (policy form series LS174), Builder Plus IUL 3 (policy form series LS191), Custom Guarantee UL (policy form series LS185), Protection Builder IUL (policy form series LS186), Smart Builder IUL 2 (policy form series LS187), or state variation, including all applicable endorsements, are issued by North American Company for Life and Health Insurance, West Des Moines, IA. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Restrictions and limitations may apply.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.