

LOWER RATES BETTER VALUE TERM LIFE INSURANCE

Life

North American's **ADDvantage[®] Term** product can provide your client with the death benefit protection they need, at a low rate to fit their budget, with the added value of accelerated death benefits for critical, chronic, and terminal illness, available for no extra premium at time of issue.¹ **See the value for yourself!**

Note: The critical illness benefit on ADDvantage Term is not available in California.

20-year Term, \$500,000 Death Benefit

Age 40, Preferred Best non-tobacco *Annual premium including critical and chronic illness coverage*

Company	Product	Male	Female	NO EXTRA PREMIUM
North American	ADDvantage Term	\$350	\$300	✓
American National	Signature Term	\$365	\$340	✓
AIG	QoL FlexTerm ²	\$384.15	\$326.10	
LSW	Level Term 20-G	\$420	\$375	✓
Ameritas	FLX Living Benefits Term ²	\$470	\$385	
Transamerica	Trendsetter LB ²	\$550	\$450	

Sources: CompuLife and carrier websites; accessed 10/22/20. While North American believes the figures presented in the table above are accurate, North American makes no representation or warranty as to their accuracy and may also be subject to change at any time. If there are questions regarding this information, please contact a representative from the applicable company. This data is for informational purposes.

**Go beyond premiums and compare the amazing features of ADDvantage Term!
Run a quote for extra affordable ADDvantage Term today.**

NorthAmericanCompany.com/free-term-quote

1. Subject to eligibility requirements. An administrative fee is required at time of election of an accelerated death benefit. The face amount will be reduced by the accelerated death benefit amount. Since benefits are paid prior to death, a discount will be applied to the face amount accelerated. As a result, the actual amount received will be less than the amount of face amount accelerated.

2. Carrier offers another product at a lower premium that does not include critical and chronic illness benefits.

ADDvantage term (policy form series LS174) and the Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal Illness (form series LR508) or state variations, including all applicable riders and endorsements, are issued by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, endorsements, riders, and issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.

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.

Sammons FinancialSM 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.

