

Two ways to term



North American offers two highly competitive term products to meet your clients' needs! **Classic Term & ADDvantage[®] Term**

A PRICE THAT COMPETES!

Classic Term

- Ultra-low cost
- Minimum face amount of \$500,000
- Straightforward death benefit protection
- Exclusively available on SimpleSubmit[®] e-app
- Available on WriteAway[®] accelerated underwriting for eligible cases
- Deliver and sign policy documents digitally using eDelivery with DocuSign

A VALUE THAT DELIVERS!

ADDvantage[®] Term

- Low rates
- Accelerated death benefit endorsements¹ for critical, chronic, and terminal illness¹
- Convertibility options² - easily convert to North American's permanent life insurance products later on
- Available on WriteAway[®] accelerated underwriting for eligible cases
- Deliver and sign policy documents digitally using eDelivery with DocuSign

From **low cost** to **added value**, North American's **term products** can meet a variety of needs for a variety of clients.

To run a quote visit northamericancompany.com/free-term-quote today!

1. Subject to eligibility requirements. The critical illness benefit on ADDvantage Term is not available in California.

2. Subject to the terms of the policy. Conversion is allowed during the level period of the policy, or through age 74 (69 for ADDvantage 30), whichever is earlier. The conversion period is never less than 5 years regardless of issue age.

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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 purposes only, not for conversions.

Classic Term (policy form series LS188), ADDvantage Term (policy form series LS174), and Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal Illness (form series LR508), or state variations, including all applicable endorsements and riders, are issued by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Restrictions and limitations may apply.

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