

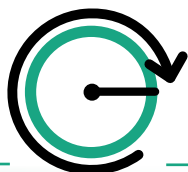
# Guaranteed.



## Custom Guarantee® Universal Life



Custom Guarantee continues to offer a **lifetime guaranteed death benefit**.<sup>1</sup>



Strong **“Dial-a-guarantee”** pricing for guarantees to age 100 or less.



**Strong short-pay** premiums for 5, 7, and 10-pay scenarios.

### 500,000 Death Benefit, Guaranteed to Age 120 Best Underwriting Class

	10-Pay Premium
Female, Age 55	\$14,160
Male, Age 55	\$16,408
Female, Age 65	\$22,207
Male, Age 65	\$25,694

### 500,000 Death Benefit, Guaranteed to Age 120 Standard Underwriting Class

	10-Pay Premium
Female, Age 55	\$18,134
Male, Age 55	\$20,891
Female, Age 65	\$28,400
Male, Age 65	\$32,346

### 1,000,000 Death Benefit, Guaranteed to Age 120 Best Underwriting Class

	10-Pay Premium
Female, Age 55	\$27,181
Male, Age 55	\$31,615
Female, Age 65	\$42,960
Male, Age 65	\$49,824

### 1,000,000 Death Benefit, Guaranteed to Age 120 Standard Underwriting Class

	10-Pay Premium
Female, Age 55	\$34,966
Male, Age 55	\$40,366
Female, Age 65	\$54,982
Male, Age 65	\$62,778

North American Web-Based Illustrations, February 2022

## More control for the client



**Rewind**

### Premium Recovery Endorsement

Allows the policyowner to receive some or all of the total premiums paid when fully surrendering the policy within a 60-day window following the 15, 20, or 25-year policy anniversary.<sup>2</sup> **Included for no additional premium.**



**Play**

### Guaranteed Exchange Privilege<sup>3</sup>

Allows exchange to an Indexed Universal Life product at the same risk class with NO underwriting and NO surrender charge, subject to the terms of the policy. **Included for no additional premium.**



**Fast-Forward**

### Accelerated Death Benefit Endorsement

Would your clients need to liquidate assets to help pay for the high cost of a critical, chronic or terminal illness? Custom Guarantee includes the Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal illness (CCT) for zero additional premium. CCT helps mitigate the financial risk of a qualifying medical condition that could derail their financial strategy. **Included for no additional premium.**<sup>4</sup>

# Maximize the WriteAway® Opportunity



Opportunity  
for no fluids



Quick online  
application

Age  
60

Up to age 60  
may qualify

**\$2M**

Face amount  
up to \$2M

## Who could qualify for WriteAway?

Clients without major medical conditions, who meet the same height/weight requirements for traditional underwriting, and are classified as low risk, have the potential to qualify for WriteAway! Available for death benefit amounts up to \$2,000,000 for ages up to 50, \$1,000,000 for ages 51-60.

**Plus, WriteAway is fast — application to delivery in as little as six calendar days!**<sup>5</sup>

## Talk to your MGA about Custom Gurantee today!

1. Subject to premium payment requirements.

2. The Premium Recovery Endorsement allows the owner to fully surrender the policy during the premium recovery period and recover all or a portion of the total premiums paid less any policy debt or withdrawals, including withdrawal charges and processing fees. The total premiums paid will be reduced by the same portion as the death benefit for any acceleration of the death benefit. This endorsement will remain in effect to the 25-year policy anniversary as long as the qualification test is satisfied at each policy anniversary. Generally, the qualification test is met if the gross premiums paid guarantee the policy to at least the insured's attained age of 95, assuming no policy loans are taken. In some instances, additional premium may be required based on underwriting class, table ratings or flat extras. If the Premium Recovery Endorsement terminates, it cannot be reinstated. This benefit is available for a 60-day window following the 15, 20, and 25-year policy anniversaries. The owner may recover up to 50% of paid premiums if exercised following the 15-year anniversary, and up to 100% of paid premiums if exercised following the 20 or 25-year anniversaries. The maximum amount that can be recovered is capped at 50% of the lowest specified amount of the policy. The premium recovery value will never be less than the net cash surrender value. Please reference the policy for complete details.

3. Allows policyowner the right to exchange policy, without evidence of insurability and surrender charges, to one of our indexed universal life policies available at the time of exchange. The cash surrender value on the new policy may not be greater than the cash surrender value on the policy being exchanged. Not available for policy ages 76 and above or if there is an outstanding policy loan.

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

5. Source: Internal data, North American underwriting department, January 21, 2022.

**THE ACCELERATED DEATH BENEFIT ENDORSEMENT FOR CRITICAL ILLNESS IS NOT HEALTH INSURANCE NOR IS IT INTENDED TO REPLACE HEALTH INSURANCE.**

**THE ACCELERATED DEATH BENEFIT FOR CHRONIC ILLNESS IS NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE.**

**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.**

Custom Guarantee Universal Life Insurance is issued on policy form series LS185 or state variation, including all applicable endorsements and riders, by North American Company for Life and Health, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, endorsements, riders or issue ages may not be available in all states and jurisdictions. Limitations or restrictions 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®.

