

# Guide clients to a new strategy

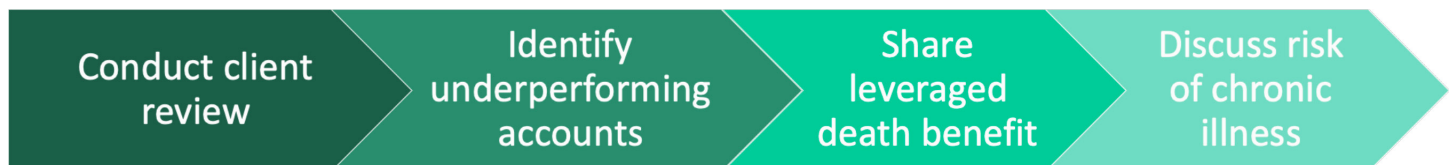
Breathe new life into your business by offering death benefit protection that does more. In a climate of low interest rates, finding products to help your clients control their money while maintaining performance can be difficult. Smart Builder indexed universal life (IUL) insurance provides needed death benefit protection, alongside early cash value potential, and access to cash value for emergencies or to benefit your client's family down the road.

## 5 reasons to add Smart Builder® IUL 2 to your product line-up

1. Leverage existing client funds into a larger death benefit
2. Opportunity to add more assets under your management or reposition existing assets
3. Potential to accelerate a portion of the death benefit, with the Accelerated Death Benefit Endorsement, for a qualifying critical, chronic, or terminal illness (CCT)<sup>1</sup>
4. Zero premium load
5. Waiver of Surrender Charge Option Rider provides immediate liquidity allowing the policy's potential cash value to be accessed without penalty.<sup>2</sup>

## One idea to position Smart Builder 2

This year, when conducting your client review, listen for concerns about funds in low-interest bearing accounts. As a follow-up to the meeting, run an illustration to demonstrate how those funds could be leveraged into a larger death benefit immediately. Life insurance can provide more for your client's loved ones after they're gone—and offers the opportunity to move more assets under your management. When talking the client through the illustration, discuss the potential risk of chronic illness and share how North American includes CCT for zero additional premium.<sup>3</sup>



## See Smart Builder 2 in action

Smart Builder 2 takes the initial premium paid into the policy and is designed to grow very strong early cash values, which your client maintains access to through loans and withdrawals. And with the Waiver of Surrender Charge Option Rider, they can take partial and full withdrawals (surrender) penalty-free!<sup>2</sup> Plus, your client could mitigate some of the financial risk of a future critical, chronic, or terminal illness through accelerating a portion of the death benefit, should they need to later on in life.

\$100,000	\$172,600	\$95,964	\$100,445	\$80,806
Initial premium	Initial death benefit	Guaranteed surrender value after year one. Maximum charges. Minimum account value: 2.50%	Non-guaranteed assumed surrender value after year one. Current charges. Index credits: 6.16%	Example maximum acceleration for chronic illness at age 80.

*Illustration example: Smart Builder IUL 2, Male, Age 60, Preferred Non-Tobacco, Level Death Benefit, Web-Based Illustrations, April 2022. Surrender values show end-of-year amounts. Chronic illness acceleration amount is before discount is applied. **This is a Modified Endowment Contract.***<sup>4</sup>

*The information presented is hypothetical and is not intended to project or predict investment results. Illustrations are not complete unless all pages are included.*

# Talk to your MGA for more information about **Smart Builder IUL 2!**

## Why North American?



**Strong  
financial ratings**



**Stable  
leadership**



**135 years  
in business**



**Local support**



**Client-friendly  
marketing materials**



**Competitive  
pricing**

1. Subject to eligibility requirements.

2. Surrender charges will not be waived if the policy is surrendered under an external 1035 exchange (except in FL). A decrease charge will be assessed if a reduction in the specified amount is requested during the waiver of surrender charge period. However, if a partial withdrawal results in a reduction of the specified amount, the withdrawal charge is waived. There is an additional charge for this rider and it must be applied for at the time of application.

3. There is no additional monthly deduction or premium charge for the Accelerated Death Benefit Endorsement. However, the actual payment received in connection with any acceleration will be discounted and is lower than the death benefit amount accelerated. In addition, there is an administrative fee required each time an election is made.

4. For most policies, withdrawals are free from federal income tax to the extent of the investment in the contract, and policy loans are also tax-free so long as the policy does not terminate before the death of the insured. However, if the policy is a Modified Endowment Contract (MEC), a withdrawal or policy loan may be taxable upon receipt. Further, unpaid loan interest on a MEC may be taxable. A MEC is a contract received in exchange for a MEC or for which premiums paid during a seven-year testing period exceed prescribed premium limits (7-pay premiums).

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.

**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 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.

Smart Builder IUL 2 (policy form series LS187), and the Waiver of Surrender Charge Option Rider (form series LR479) or state variation including all applicable endorsements and riders, are issued by North American Company for Life and Health Insurance, West Des Moines, IA. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply.

