

# Own your financial future.

Life insurance products are issued by North American Company for Life and Health Insurance®

We don't have the option to wait and see what market conditions or tax rates will be before we can put our plan for retirement in motion. Life insurance can help mitigate the risks of the unknown and help you own your future.

**Builder Plus IUL® 3** can provide death benefit protection, tax diversification, volatility reduction, and long-term accumulation to help you stop worrying about retirement, and start looking forward to it.

Builder Plus 3 offers eight different index selections. North American's newest index, Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER, takes a unique approach by seeking to reduce volatility in order to deliver more consistent returns over time.



## How does it work?

Supported by years of academic research and empirical data, six equity factor indices were combined to create the Fidelity Multifactor Yield Index 5% ER. Factors and weighting were chosen with the goal to:



**Enhance return**



**Manage risk**

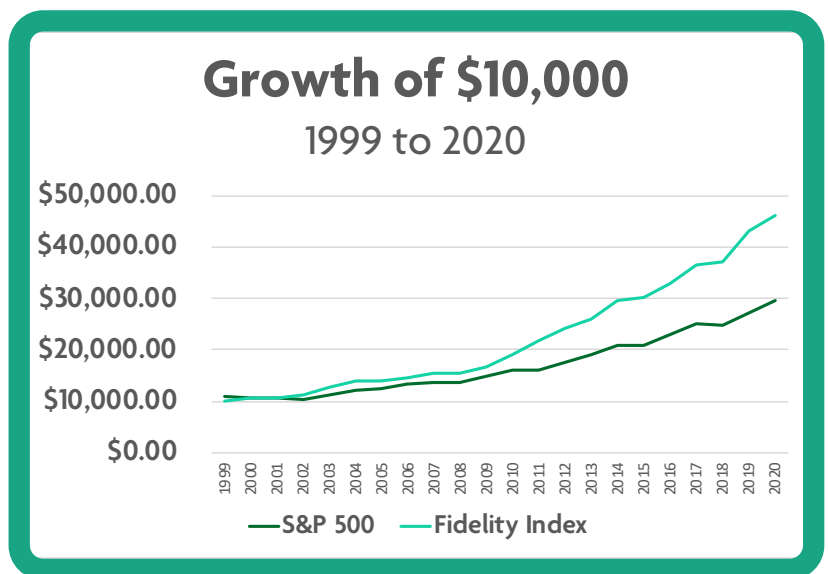


**Target specific outcomes**

## How does it perform?

The Fidelity Index seeks to reduce volatility to deliver more consistent returns over time. Funds allocated to the Fidelity Index also currently receive a 1.65% bonus in years 1+, which increases to a 2.65% current interest bonus beginning in years 11+.

This chart compares today's **Builder Plus 3** using the Fidelity Index and S&P 500® Index to get an estimate of historical performance using an annual point-to-point crediting method on the last trading day of the year.



# Now is the time to start

Early planning means having death benefit protection in place during working years and more time for potential cash value to grow within your life insurance policy.

## 25

**Years from Retirement**  
**\$319,871** initial death benefit  
**\$148,176** annualized distribution  
Age: 40  
Annual premium to age 65: \$20,000

## 20

**Years from Retirement**  
**\$360,646** initial death benefit  
**\$116,064** annualized distribution  
Age: 45  
Annual premium to age 65: \$25,000

## 15

**Years from Retirement**  
**\$387,662** initial death benefit  
**\$82,104** annualized distribution  
Age: 50  
Annual premium to age 65: \$30,000

Hypothetical example of female in preferred rate class. Illustrated with an increasing death benefit switching to level when premiums end. Fixed interest participating policy loans with max 0.50% index spread targeting \$10,000 cash surrender value at age 100. Showing annualized distributions until age 85. The information presented is hypothetical and not intended to project or predict investment results. Illustrations are not complete unless all pages are included. Data as of 5/17/21, North American web-based illustrations.

## Own your financial future.

### Talk to your independent financial professional about adding Builder Plus 3 to your financial portfolio.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

The Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to North American Company for Life and Health Insurance<sup>®</sup> (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

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**THE S&P 500<sup>®</sup> COMPOSITE STOCK PRICE INDEX**

**THE S&P 400<sup>®</sup> COMPOSITE STOCK PRICE INDEX**

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The net cost of a Fixed Interest Participating Policy Loan could be negative if the credits earned are less than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged less any guaranteed bonus. In brief, fixed interest rate loans have more uncertainty than standard policy loans in the interest rate credited.

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