

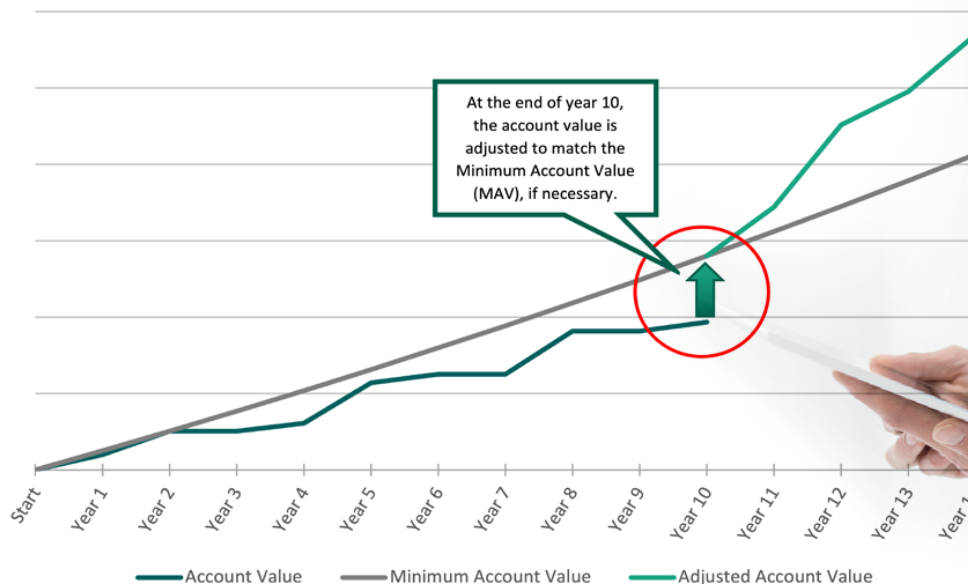
You never know what the future will bring

Good, bad, or in-between.

That's why North American provides the Minimum Account Value feature on its Indexed Universal Life insurance products. It covers a "what if" scenario that may likely cross your mind—*what if the index doesn't perform as expected?* The Minimum Account Value delivers a guaranteed average annual interest rate.

Here's how it works:

- Regardless of whether the premiums are allocated to the fixed account or index account, we calculate a Minimum Account Value using a guaranteed average annual interest rate and current policy charges and expenses.
- Every 10 years, we compare the Account Value to the Minimum Account Value.
- If the Minimum Account Value is greater than the account value generated by the actual index credits and the actual interest credited, we increase Account Value so it is at least as large as the Minimum Account Value.
- There are other triggering events where North American will make an adjustment, for example, if the insured dies, the policy is surrendered, the policy lapses, or upon policy maturity.



The information presented is hypothetical and not intended to project or predict investment results.

The future is looking pretty good!

Want to learn more about this feature and the other great benefits North American products can offer? **Contact your MGA today.**

Visit the North American Marketing Toolkit: Your one-stop spot for tools, tips, and training. Get started at <https://www.northamericancompany.com/marketing-toolkit>

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. 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.