

Are you spreadsheeting term products?

Uncover the value beyond the price with **ADDvantage[®] Term** from North American.

Looking at numbers and spreadsheets may not tell you the whole story when you're looking for the right life insurance policy for your client. Take a look at the term features offered by North American that help set us apart:

- Custom options help your clients meet their specific needs with available riders and endorsements.
- Comprehensive coverage offers your clients a choice of a level premium period of 10, 15, 20, or 30 years.¹
- Convertibility to any currently available permanent life insurance product then available for conversion, without additional underwriting.²
- No additional underwriting for Accelerated Death Benefit Endorsements³ if the term policy is converted to an available permanent life insurance product within the first five years.

Case study

At age 30, your client purchases a North American 20-year term policy. When your client turns 44, they are deemed uninsurable. Instead of allowing the term policy to lapse, your client is able to convert the term policy to a Custom Guarantee[®] Universal Life or any other of our current individual permanent products available for conversion without additional underwriting.⁴

**Talk to your MGA to get more information on
North American's competitive **ADDvantage Term!****

1. Premiums are guaranteed to remain level for the initial 10, 15, 20, or 30 year period. After the premium guarantee period, premiums will increase annually but will never exceed the Guaranteed Annual Renewal Premium.

2. Conversions are allowed according to the following schedule:

- 10-year term length: the earlier of 7 years or age 70
- 15-year term length: the earlier of 12 years or age 70
- 20-year term length: the earlier of 15 years or age 70
- 30-year term length: the earlier of 20 years or age 70

The conversion period is never less than 5 years regardless of issue age.

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

4. Subject to the conversion terms of the policy.

California applicants are subject to additional underwriting requirements.

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 UL (policy form series LS185), and ADDvantage Term (policy form series LS174), or state version 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.

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