

Choosing your index selection

Indexed Universal Life Insurance

In addition to death benefit protection, indexed universal life products provide the opportunity for cash value growth through a fixed account and an index account. The index account credits interest based on the upward movement of one or more stock market indexes. North American Company offers five indexes and four crediting methods combined for a total of 10 index selections. Depending on the index selection, the amount of interest credited may be adjusted compared to the actual index growth by an index cap or participation rate. For more information about our caps and participation rates, ask your agent for a copy of our Understanding Indexed Universal Life Insurance brochure.

10 Index Selections

The five indexes and four crediting methods combine for a total of 10 possible index selections.

Index	Crediting method
1 S&P 500®	Annual Point-to-Point
2 S&P 500®	Annual Point-to-Point w/Spread
3 S&P 500®	Monthly Point-to-Point
4 High Par S&P 500®	Annual Point-to-Point
5 NASDAQ-100®	Annual Point-to-Point
6 S&P Mid-Cap 400®	Annual Point-to-Point
7 Russell 2000®	Annual Point-to-Point
8 EURO STOXX 50®	Annual Point-to-Point
9 Multi-Index	Multi-Index Annual Point-to-Point
10 Uncapped S&P 500®	Annual Point-to-Point

Which index selection may be right for you?

You can allocate premium into a single index selection or any combination of the available selections based on your personal preferences. You may change your premium allocations at any time, and you can transfer money between the different index selections at the end of the index period.

The Periodic Table of Indexes (shown on reverse) shows that, historically, different indexes have performed better in different years. Therefore, one index does not always produce the highest return. If you allocate your premium to more than one index selection, you may benefit if one index performs well while others perform poorly.

Hypothetical example using multiple index selections

	Index A	Index B	Index C	Index D
Index Growth Rate				
Index Credit*	+10%	+6%	0%	0%

Average Index Credit = 4%
(Assuming 25% is allocated to each index.)

*Index credit assumes a 100% participation rate and that the cap is greater than the index growth.

Caps & Participation Rates

The indexes and crediting methods are only two of the factors that determine the interest to be credited at the end of an index period. Index participation rates and index cap rates are based on current rates and subject to change. Please ask your agent for a copy of the Understanding Indexed Universal Life Insurance brochure for an explanation of our current caps and participation rates.

Periodic Table of Indexes

A yearly ranking of index performance

The chart below displays a performance history of the five indexes from 2003 to 2018 by ranking them in order from highest to lowest return. The ranking of each index has varied greatly from year to year, proving that no particular index consistently provides the highest or lowest return. By selecting multiple index selections, you can take advantage of some indexes performing better in different years.

Highest	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
↑ ↓ Lowest	Nasdaq-100	Russell 2000	Euro 50	Russell 2000	Nasdaq-100	Russell 2000	Nasdaq-100	Russell 2000	Nasdaq-100	Nasdaq-100	Russell 2000	Nasdaq-100	Nasdaq-100	Russell 2000	Nasdaq-100	Nasdaq-100
	Russell 2000	S&P 400 Mid	S&P 400 Mid	Euro 50	Euro 50	S&P 400 Mid	S&P 400 Mid	S&P 400 Mid	S&P 500	S&P 400 Mid	Nasdaq-100	S&P 500	Euro 50	S&P 400 Mid	S&P 500	S&P 500
	S&P 400 Mid	Nasdaq-100	Russell 2000	S&P 500	S&P 400 Mid	S&P 500	Russell 2000	Nasdaq-100	S&P 400 Mid	Russell 2000	S&P 400 Mid	S&P 400 Mid	S&P 500	S&P 500	S&P 400 Mid	Russell 2000
	S&P 500	S&P 500	S&P 500	S&P 400 Mid	S&P 500	Nasdaq-100	S&P 500	S&P 500	Russell 2000	Euro 50	S&P 500	Russell 2000	S&P 400 Mid	Nasdaq-100	Russell 2000	S&P 400 Mid
	Euro 50	Euro 50	Nasdaq-100	Nasdaq-100	Russell 2000	Euro 50	Euro 50	Euro 50	Euro 50	S&P 500	Euro 50	Euro 50	Russell 2000	Euro 50	Euro 50	Euro 50

Indexed Universal Life products are not investments in the “market” or in the applicable index. They are subject to all policy fees and charges normally associated with most universal life insurance.

Life insurance policies have terms under which the policy may be continued in force or discontinued. Current cost of insurance rates and interest rates are not guaranteed. Therefore, the planned periodic premium may not be sufficient to carry the contract to maturity. The Index Accounts are subject to caps and participation rates. In no case will the interest credited be less than 0 percent. Please refer to the customized illustration provided by your agent for additional detail. The policy’s death benefit is paid upon the death of the insured. The policy does not continue to accumulate cash value and excess interest after the insured’s death. For costs and complete details, call or write North American Company, One Sammons Plaza, Sioux Falls, SD 57193. 877-872-0757.

THE STANDARD & POOR’S 500® COMPOSITE STOCK PRICE INDEX; and THE STANDARD & POOR’S MIDCAP 400® COMPOSITE STOCK PRICE INDEX

These Indices do not include dividends paid by the underlying companies.

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