

Index selections

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 offers different indexes and crediting methods which combine to create a variety of index selections.¹ Depending on the index selection, the amount of interest credited may be adjusted compared to the actual index growth by the floor, cap, participation, or spread rate. For more information about our index crediting rates, please ask your agent for a copy of the Indexed Universal Life Insurance Portfolio brochure.

Index selections²

Fidelity Multifactor Yield IndexSM 5% ER (Fidelity Index)

A rules-based index that blends six equity factor indexes with U.S. Treasuries, and uses a dynamic allocation approach that seeks to reduce volatility to deliver more consistent returns over time.

Standard & Poor's 500 Composite Stock Price Index (S&P 500®)

Measures the 500 most widely held companies across a number of industries.

Standard & Poor's 400 Index (S&P MidCap 400®)

Measures 400 medium-sized U.S. firms based on their market capitalization, liquidity, and industry representation.

NASDAQ-100®

The NASDAQ-100 is a stock market index made up of 104 equity securities issued by 100 of the largest non-financial companies listed on the NASDAQ.

Russell 2000®

Measures the performance of the smallest 2,000 companies in the Russell 3000 Index of the 3,000 largest U.S. companies in market capitalization.

EURO STOXX 50®

Measures the top 50 blue-chip stocks from the countries participating in the European Monetary Union.

Crediting methods

Annual Point-to-Point

The Annual Point-to-Point crediting method measures the movement of the index from the beginning to the end of a 12-month index period, with the exception of the first policy year for the Smart Builder® IUL 3 and Builder Plus IUL® 4 products, which have an 11-month index period. This value is then multiplied by the participation rate. The resulting interest crediting rate can never be less than the floor rate and can never be more than the annual cap rate. Annual Point-to-Point is available on all indexes. The S&P 500® and the Fidelity Multifactor Yield IndexSM 5% ER also include an uncapped index selection.

High Par Annual Point-to-Point

Index versions with a higher participation rate are available through the High Participation S&P 500® and the High Participation Fidelity Multifactor Yield IndexSM 5% ER.

Annual Point-to-Point with Spread

The Annual Point-to-Point with Spread crediting method measures the movement of the index from the beginning to the end of a 12-month index period, with the exception of the first policy year for the Smart Builder® IUL 3 and Builder Plus IUL® 4 products, which have an 11-month index period. This value is then multiplied by the participation rate. The spread rate is then subtracted. The resulting interest crediting rate can never be less than the floor rate. Annual Point-to-Point with spread is available on the S&P 500® only.

Hypothetical example

	Capped	Uncapped
Beginning Index Value	1,000.00	1,000.00
Ending Index Value	1,200.00	1,200.00
Index Growth	20.00%	20.00%
Participation Rate	100.00%	50.00%
Cap Rate	10.00%	N/A
Index Crediting Rate	10.00%	10.00%

Hypothetical example

	Capped	Uncapped
Beginning Index Value	1,000.00	1,000.00
Ending Index Value	1,200.00	1,200.00
Index Growth	20.00%	20.00%
Participation Rate	140.00%	140.00%
Cap Rate	8.00%	N/A
Index Crediting Rate	8.00%	28.00%

Hypothetical example

Beginning index value	1,000.00
Ending index value	1,200.00
Index growth	20.00%
Participation rate	100.00%
Spread rate	4.00%
Cap rate	N/A
Index crediting rate	16.00%

1. Builder Plus IUL® 4 and Smart Builder® IUL 3 offer a total of nine index selections.

2. Index availability may vary by product.

Monthly Point-to-Point

With the Monthly Point-to-Point strategy, we measure the change in the index each month over the 12-month index period, with the exception of the first policy year for the Smart Builder® IUL 3 and Builder Plus IUL® 4 products, which have an 11-month index period. This percentage change can be positive or negative and is subject to a monthly cap rate. At the end of the index period, those values are added together to find the interest crediting rate. The interest crediting rate can never be less than the annual floor rate. Monthly Point-to-Point is available with the S&P 500® only.

Hypothetical example

Monthly cap rate	4.00%
Participation rate	100.00%
Interest crediting rate	10.00%

Monthly date	Index value	Index growth	Growth used in crediting rate
January 1	100.00		
February 1	102.00	2.00%	2.00%
March 1	103.00	0.98%	0.98%
April 1	104.29	1.25%	1.25%
May 1	110.00	5.48%	4.00%
June 1	115.00	4.55%	4.00%
July 1	108.57	-5.59%	-5.59%
August 1	115.00	5.92%	4.00%
September 1	105.00	-8.70%	-8.70%
October 1	106.00	0.95%	0.95%
November 1	112.00	5.66%	4.00%
December 1	111.00	-0.89%	-0.89%
January 1	116.00	4.50%	4.00%

Index crediting rate **10.00%**
(Sum of monthly rates)

This information presented is hypothetical and not intended to project or predict investment results. Historical performance of the indices is not intended to predict or project performance.

Optimal (Multi-Index) Annual Point-to-Point

With the Optimal (Multi-Index) Annual Point-to-Point strategy, we measure the movement of three different indexes from the beginning to the end of the 12-month index period. The three indexes are S&P 500®, Russell 2000® and the EURO STOXX 50®. We take 50% of the best performing index, plus 30% of the second best performing index, plus 20% of the third best performing index. This value is then multiplied by the participation rate. The resulting interest crediting rate can never be less than zero and can never be more than the annual cap rate. This strategy is only available with the three indexes noted above. This strategy is only available with Protection Builder IUL®.

Hypothetical example:

S&P 500® start value	1000
S&P 500® end value	925

Index growth -7.50%

Russell 2000® start value	1000
Russell 2000® end value	1200

Index growth 20.00%

EURO STOXX 50® start value	2000
EURO STOXX 50® end value	2100

Index growth 5.00%

Best performing index	50% of	20.00%
2nd best performing index	30% of	5.00%
3rd best performing index	20% of	-7.50%

Index growth for optimal 10.00%

Participation rate	100.00%
Cap rate	11.00%

Index crediting rate 10.00%

Combining index selections & crediting methods

The ten indexes along with the various crediting methods combine for up to 12 possible index selections.

	Index	Crediting Methods
1	Fidelity Index*	Annual Point-to-Point
2	High Par Fidelity Index**	Annual Point-to-Point
3	S&P 500®	Annual Point-to-Point
4	S&P 500®	Monthly Point-to-Point
5	S&P 500®	Annual Point-to-Point with Spread
6	High Par S&P 500®	Annual Point-to-Point
7	NASDAQ-100®***	Annual Point-to-Point
8	S&P MidCap 400®	Annual Point-to-Point
9	Russell 2000®	Annual Point-to-Point
10	EURO STOXX 50®***	Annual Point-to-Point
11	Multi-Index*** (S&P 500®, Russell 2000®, & EURO STOXX 50®)	Optimal (Multi-Index) Annual Point-to-Point
12	Uncapped S&P 500®	Annual Point-to-Point

* Fidelity Multifactor Yield IndexSM 5% ER

** High Par Fidelity Multifactor Yield IndexSM 5% ER

***Not available on Builder Plus IUL 4 and Smart Builder IUL 3.

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 request to 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 the next page) shows that, historically, different indexes have performed better in different years. Therefore, there is not one index that always produces 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	10%	6%	2%	6%
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.

Periodic table of index selections

Many factors should be considered when pairing different indexes with different IUL products. No single index consistently outperforms another, and combining indexes and crediting methods may help provide diversification benefits. But to get a sense of how the High Par option on the Fidelity Index may perform compared to other indexes, take a look at the hypothetical chart below. This example assumes each index was paired with North American's Builder Plus IUL 4 over the last 15 years, and ranks the performance of each by the resulting index credit.

Highest	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Ranked by index credit	S&P Uncapped w/spread 17.5%	Fidelity High Par 28.0%	Fidelity High Par 23.9%	Fidelity High Par 17.3%	S&P Uncapped w/spread 23.6%	Fidelity High Par 26.2%	Fidelity APTP 1.0%	Fidelity High Par 15.8%	Fidelity High Par 19.2%	Fidelity APTP 1.0%	Fidelity High Par 28.3%	Russell 2000 11.4%	S&P Uncapped w/spread 20.9%	Fidelity APTP 1.0%	S&P Uncapped w/spread 17.5%
	S&P Uncapped 14.5%	Fidelity APTP 24.3%	Fidelity APTP 20.9%	Fidelity APTP 15.4%	S&P 500 MPTP 23.1%	Fidelity APTP 22.9%	S&P 500 APTP 0.3%	Fidelity APTP 14.2%	S&P 500 MPTP 18.7%	S&P 500 APTP 0.3%	Fidelity APTP 24.6%	S&P 400 MC 11.2%	S&P 500 MPTP 18.4%	S&P 500 APTP 0.3%	S&P Uncapped 14.6%
	Russell 2000 11.4%	Russell 2000 11.4%	S&P High Par 2.2%	Russell 2000 11.4%	S&P Uncapped 18.4%	S&P 500 APTP 10.5%	S&P High Par 0.0%	Russell 2000 11.4%	Fidelity APTP 17.0%	S&P High Par 0.0%	S&P Uncapped w/spread 22.9%	S&P 500 APTP 10.5%	S&P Uncapped 16.7%	S&P High Par 0.0%	S&P 500 MPTP 12.3%
	S&P 400 MC 11.2%	S&P 400 MC 11.2%	S&P 500 APTP 1.5%	S&P 500 MPTP 11.3%	Russell 2000 11.4%	S&P 500 MPTP 10.1%	S&P Uncapped w/spread 0.0%	S&P 400 MC 11.2%	S&P Uncapped w/spread 14.4%	S&P Uncapped w/spread 0.0%	S&P Uncapped 17.9%	Fidelity High Par 10.3%	Russell 2000 11.4%	S&P Uncapped w/spread 0.0%	Russell 2000 11.4%
	Fidelity High Par 10.6%	S&P 500 APTP 10.5%	S&P Uncapped 1.0%	S&P 400 MC 11.2%	S&P 400 MC 11.2%	S&P High Par 9.7%	Fidelity High Par 0.0%	S&P 500 APTP 10.5%	S&P Uncapped 12.7%	Fidelity High Par 0.0%	S&P 500 MPTP 17.6%	S&P Uncapped w/spread 10.3%	S&P 400 MC 11.2%	Fidelity High Par 0.0%	S&P 400 MC 11.2%
	S&P 500 APTP 10.5%	S&P High Par 9.7%	S&P Uncapped w/spread 0.0%	S&P 500 APTP 10.5%	Fidelity High Par 10.7%	S&P 400 MC 8.2%	S&P 400 MC 0.0%	S&P High Par 9.7%	Russell 2000 11.4%	S&P 400 MC 0.0%	Russell 2000 11.4%	S&P Uncapped 10.1%	S&P 500 APTP 10.5%	S&P 400 MC 0.0%	S&P 500 APTP 10.5%
	Fidelity APTP 9.8%	S&P Uncapped 7.9%	S&P 400 MC 0.0%	S&P High Par 9.7%	S&P 500 APTP 10.5%	S&P Uncapped 7.1%	S&P Uncapped 0.0%	S&P 500 MPTP 7.4%	S&P 400 MC 11.2%	S&P Uncapped 0.0%	S&P 400 MC 11.2%	S&P High Par 9.7%	S&P High Par 9.7%	S&P Uncapped 0.0%	S&P High Par 9.7%
	S&P High Par 9.7%	S&P Uncapped w/spread 6.8%	Russell 2000 0.0%	S&P Uncapped 8.3%	Fidelity APTP 9.9%	S&P Uncapped w/spread 5.4%	Russell 2000 0.0%	S&P Uncapped 6.5%	S&P 500 APTP 10.5%	Russell 2000 0.0%	S&P 500 APTP 10.5%	Fidelity APTP 9.6%	Fidelity High Par 8.0%	Russell 2000 0.0%	Fidelity High Par 6.5%
	S&P 500 MPTP 0.0%	S&P 500 MPTP 0.0%	S&P 500 MPTP 0.0%	S&P Uncapped w/spread 7.4%	S&P High Par 9.7%	Russell 2000 3.5%	S&P 500 MPTP 0.0%	S&P Uncapped w/spread 4.5%	S&P High Par 9.7%	S&P 500 MPTP 0.0%	S&P High Par 9.7%	S&P 500 MPTP 0.0%	Fidelity APTP 7.7%	S&P 500 MPTP 0.0%	Fidelity APTP 6.5%
Lowest															

1. Fidelity High Par = High Par option on the Fidelity Index

APTP = Annual point-to-Point

MPTP = Monthly Point-to-Point

PTP = Point-to-Point

MC = MidCap

Information compiled by North American, August 12, 2024. Index credits have been determined using current interest bonus, caps, participation, and spread rates as of August 12, 2024, and they have been rounded to the nearest tenth decimal point for demonstration purposes. Chart is based on historical performance of the indexes listed and is not intended to predict or project performance. The inception date for the Fidelity Multifactor Yield Index 5% ER Index is 12/11/19. Returns for this index prior to inception represent hypothetical preinception index performance (PIP), and returns for time frames after this date reflect actual index performance.

Annual reset

Our indexed universal life insurance products also have an annual reset feature that allows the index credit to be “locked in” to the index account at the end of each index period. That amount can never be taken away due to negative index performance and participates in future growth, giving you the advantage of compounding interest in subsequent years. This provision also resets your starting index point at the end of each index period, as allowing you to take advantage of positive index performance from that point forward.

Index crediting 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. The index cap, participation, floor and spread rates are based on current rates and are subject to change. The floor rate is guaranteed to never be less than zero percent. Please ask your agent for a copy of the Indexed Universal Life Insurance Portfolio brochure for a listing of our current caps and participation rates.

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S&P 500® Index

S&P MidCap 400® Index

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