

Life



North American Company for Life and Health Insurance®

# Web Illustrations

Agent guide



North American's Web Illustrations, powered by iPipeline's iGO<sup>®1</sup> eApp, offers online quotes for Term, Universal Life, and Indexed Universal Life insurance products through ExactIllustrations! The quoting system links directly to SimpleSubmit<sup>®</sup>, making quoting and applications seamless!

## FAQs

### What are the advantages of being able to show different policy loan distribution types?

One example is you will now be able to show standard loans in years 1-5 and change to a variable interest rate policy loan after the 5th year! You will also have the ability to switch between loan types in the same distribution period in future years.

### Why do the loans go to age 120 instead of 100?

The standard in the industry is to illustrate loans to age 120.

### What are the definitions of the death benefit solves?

- a. **Specified** – no solve of any kind
- b. **Death Benefit** – Solve for death benefit only, no distribution solve
- c. **Premium** – Solve for premium only, no distribution solve
- d. **Distribution** – Only solving for distribution(s) (specify the premium and death benefit)
- e. **Multiple** (DB, Prem., Dist.) – Solve for multiple things at once

1. iGO<sup>®</sup> is a registered trademark of iPipeline.

2. Not all loan types are available on all products.

### **Where are my saved cases and how can I save separate entries?**

All of your cases are available from the My Cases screen. For each client, Web Illustrations only keeps the most recent illustration unless you create a duplicate case. Each revision will overwrite the previous. This ensures that the “final” illustration is the one that matches the submitted application. Illustrations are available in My Cases for 120 days from the last time it’s been accessed.

A duplicate case helps save time when doing multiple illustrations for one client or the same illustration for multiple clients.

Each illustration can be saved as a PDF and printed. The printed illustration can be submitted with our paper applications. For more than one illustration per client, use the duplicate case function found in the upper right corner.

### **How can I solve for multiple distributions?**

Simply select the distribution type from the drop-down menu.

### **Where do I change the ages for the Changing Needs Report so I can show my client different ages for the Accelerated Death Benefits and Protected Death Benefit (PDB)<sup>3</sup>?**


This is available in the Client Information section. Clicking *Accelerated Death Benefits* allows you to customize this report.

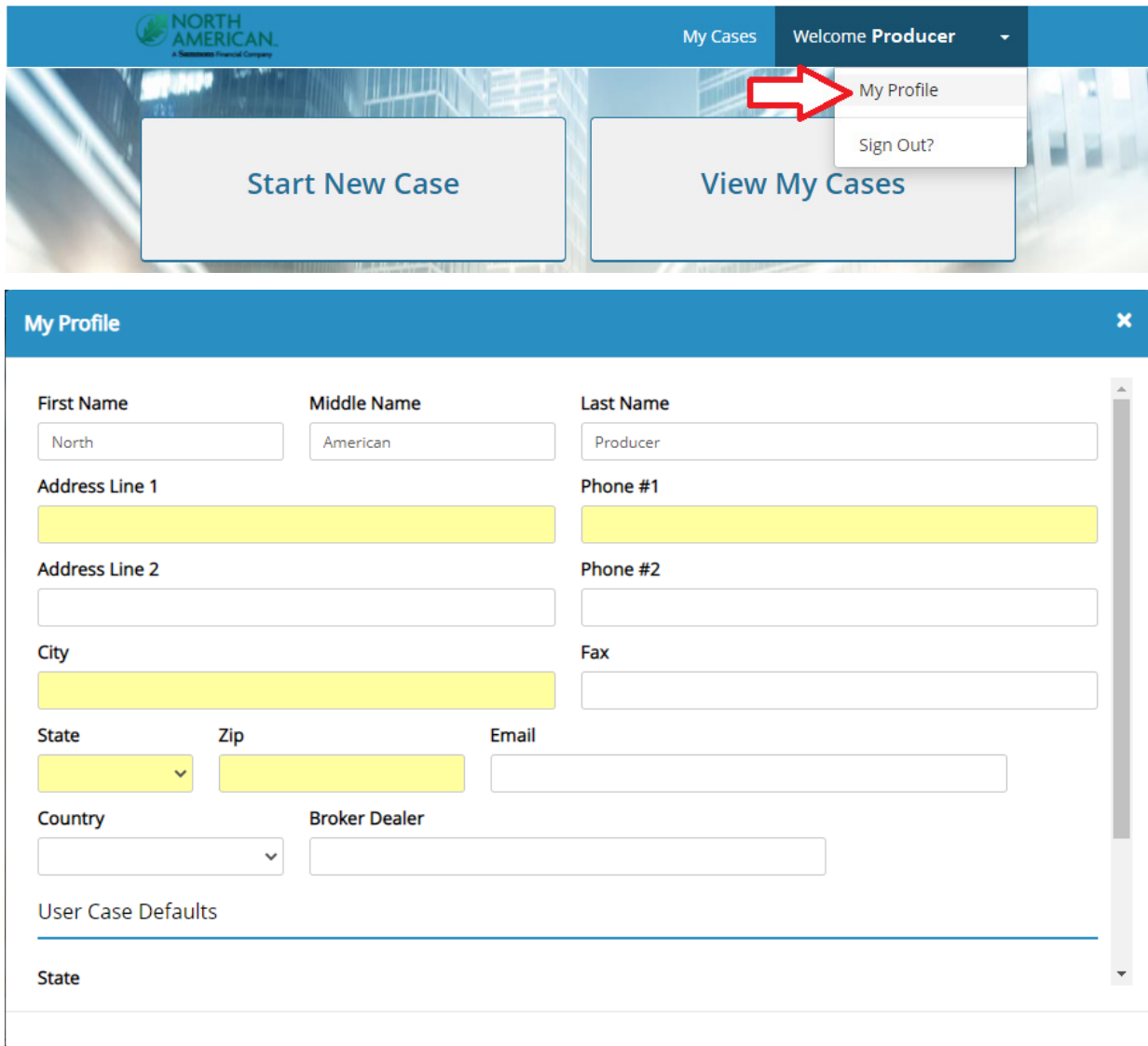
### **Will the illustration be signed when using the SimpleSubmit® process?**

Yes! Web Illustrations offers the integration between illustration and SimpleSubmit® for a seamless submission, simplifying the process by using one system to illustrate and submit. *Please note: You will be required to click View Illustration in order to have the client’s signature applied to the illustration when submitting through eApp.*

3. If Policy has a Premium Guarantee Rider attached to it, such rider will be terminated upon the election of the Protected Death Benefit. The Protected Death Benefit cannot be elected if the Overloan Protection Benefit is in effect.

## Steps for Web Illustrations:

- 1 Access the eBusiness Solutions platform through [www.northamericancompany.com](http://www.northamericancompany.com) by clicking  Web-based Illustrations or via the *My Business* or the *Illustrations* tab by selecting *eBusiness Solutions*.
- 2 For first time users, start under the Welcome section and verify in the My Profile section that the name listed is an individual and all contact information is up to date. Listing corporations in this area could cause delays with New Business.




The screenshot displays the North American eBusiness Solutions platform interface. At the top, the 'Welcome Producer' dropdown menu is open, showing 'My Profile' and 'Sign Out?' options. Below the menu, the 'My Profile' form is visible, containing the following fields:

- First Name: North
- Middle Name: American
- Last Name: Producer
- Address Line 1: [Yellow highlight]
- Address Line 2: [Empty]
- City: [Yellow highlight]
- State: [Yellow highlight]
- Zip: [Yellow highlight]
- Email: [Empty]
- Phone #1: [Yellow highlight]
- Phone #2: [Empty]
- Fax: [Empty]
- Country: [Yellow highlight]
- Broker Dealer: [Empty]

Below the form, the 'User Case Defaults' section is visible, showing a 'State' field.

- 3 Once *Start New Case* is selected, check to confirm the *Agent of Record* section. If the illustration is being run for another agent, select the *Agent of Record* link and add the appropriate information. (Please note: Illustrations can be generated for multiple agents and sent to them, however, to complete the eApp process an agent will need to sign using their own username and password. The illustration and application will only be accessible based on the login used.)


My Cases
Welcome **Producer**

Start New Case

My Profile  
Agent of Record (None Selected)  
Sign Out?

Case Information

Status	Agent of Record	Date Modified
Started	Select Agent	03/16/2022

Proposed Insured

My Writing Agents

Select	Last Name	First Name	State	Email	Broker Dealer
<input type="checkbox"/>	Agent	Same	SD	aaa@abc.com	zzz
<input type="checkbox"/>	Agent	Sample	SD		
<input type="checkbox"/>	One	Agency	SC		
<input type="checkbox"/>	Test	Jennifer	SD		
<input type="checkbox"/>	Test	Stewart	GA		
<input type="checkbox"/>	Two	Agency	DC	aaa@abc.com	zzz

Showing 1 to 6 of 6 rows

<<
<
1
>
>>

Delete
Close
Add
Update
Select

- 4 Next, select the State and Product Line being quoted. The case description is optional. Your illustration can also integrate into the iGO eApp, providing efficiencies and saving you time!

State and Product

State:



South Dakota

Product Type

Indexed Universal Life

Find Available Products

Product

Carrier	Product	Quotes/ Illustrations	iGO e-App
	Builder Plus IUL3	<div>Select</div>	<div>Select</div> e-Sign
	Protection Builder IUL	<div>Select</div>	<div>Select</div> e-Sign

- 5a When illustrating a case, add any additional information to the input screens, including riders and various Output Options. Then click *View Illustration* to generate the client approved illustration.

Case Information

Quotes/ Illustrations

Application

ADDITIONAL OPTIONS

Concept

Illustration

State

South Dakota

Product Type

Term Life

Product

ADDvantage Gen 9

ILLUSTRATIONS

✓ Policy

☐ Riders

☐ Output Options

Go to eApp

Client Information

First Name

M.I.

Last Name

Sex

New

Client

☒ Male ☐ Female

Date of Birth

Age: 47  
(Use Age Nearest)

10 / 10 / 1974

Class

Standard Non-Tobacco

Underwriting Guidelines

Table Rating

None

Temporary Flat Extra

For Years

\$0.00

0

Permanent Flat Extra

\$0.00

Policy Options

Solve For

Premium

Term Period

10

Death Benefit ⓘ

\$250,000

Quick View

Product	Death Benefit	Monthly EFT/Gov't Allot	Annual
ADDvantage 10	\$250,000	\$38.28	\$435.00
ADDvantage 15	\$250,000	\$48.40	\$550.00
ADDvantage 20	\$250,000	\$60.94	\$692.50
ADDvantage 30	\$250,000	\$104.72	\$1,190.00

Next >

View Full Illustration

Case Information

Quotes/ Illustrations

Application

ADDITIONAL OPTIONS

Concept

Illustration

State

South Dakota

Product Type

Indexed Universal Life

Product

Builder Plus IUL3

ILLUSTRATIONS

Policy

Riders

Output Options

View Full Illustration

Agent Only

InsMark

Go to eApp

Client Materials

Include Annual Deductions and Earnings Report

Include Internal Rate of Return Report

Include Taxable Gain Report

Agent Only Reports

Commission Schedule Report

Commission Option Selection Form

**5b** If illustrating an IUL product, you will elect *Solve for*. This determines the design of your illustration by electing death benefit, premium, and/or distribution.

Class

Preferred Non-Tobacco

Underwriting Guidelines

Accelerated Death Benefits

Solves

Solve for

Specified (No Solve)

Death Benefit

Premium

Distribution

Multiple (DB, Prem., Dist.)

5.88%

Alternate Rate ⓘ

3.00%

Fixed Account Rate ⓘ

3.00%

Run at 0.00% Index Credit

Change Illustrated Rates?

View Index Allocations

Next >



Selecting the correct solve ensures you get the desired results. When you make a selection, only the relevant fields will appear. For this example, we will select Multiple (DB, Prem., Dist.) Solve.

Complete the fields to match your case. Additional fields may appear as needed. For example, if you desire to vary the premium amount, click the checkbox. Additional inputs will appear.

## Solves

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### Solve for

Multiple (DB, Prem., Dist.)

### Solve Option ⓘ

Min DB & Max Distributions

### Life Insurance Test

Guideline Premium Test

☒ Avoid a MEC

### Death Benefit Option

1-Level

### Surrender Value of

\$1

### Surrender Value at

Age

120

☐ Lump Sum/1035

☐ Premium Deposit Agreement

### Premium Amount

### Payment Mode

Annual

☐ Changes

Premium must be at least \$10/month, \$25/quarter or \$50 semi-annually or annually

### Pay Premium to

Age

100

### Distribution Frequency

Monthly

### Loan Interest

Added to Loan

Age



**Pay Premium to**

Age

100

**Distribution Frequency**

Monthly

**Loan Interest**

Added to Loan

Age

You may choose to quote a Withdrawal or a Loan, but not both in the same year.

Type in the word Solve to the amount field for any row. At least 1 row must include Solve

Distribution/Loan Type	From Age	To Age	Amount	Delete Row
Loan - Participating Fixed	47	47	\$0	<input type="checkbox"/>
Loan - Participating Fixed	48	119	Solve	<input type="checkbox"/>

☐ Apply Inflation Rate

3.00%

Allowable Range (0% - 10%)

If you will be illustrating distributions, you will need to input the age when premiums will end, select the distribution frequency, and determine how loan interest will be handled. To complete the Distribution grid:

1. In the first row, type the year or age that a \$0 distribution should end in the To Age column.
2. In the second row, select the loan type or withdrawal from the drop-down box in the Distribution/Loan Type column.
3. Type the age when distributions end in the To Age column.
4. In the Amount column, specify a loan or withdrawal amount, or leave the box set to Solve.
5. A third row may appear depending on your inputs. If you desire to specify additional loans or withdrawals, use this row.

The example below shows inputs for 20 years of Fixed Interest Participating Policy Loans starting at age 65.

**Pay Premium to**  

Age

65

**Distribution Frequency**  

Monthly

**Loan Interest**  

Added to Loan

Age

You may choose to quote a Withdrawal or a Loan, but not both in the same year.

Type the age when premiums will end.

Select the loan type or withdrawal in this column.

In this example, loans will begin the next year after premiums end. So we entered age 64 as the last year *without* distributions.

Type the age when distributions end.

This third row appears after completing the fields in row two.

Distribution/Loan Type	From Age	To Age	Amount	Delete Row
Loan - Participating Fixed	47	64	\$0	<input type="checkbox"/>
Loan - Participating Fixed	65	84	Solve	<input type="checkbox"/>
Loan - Participating Fixed	85	119	\$0	<input type="checkbox"/>

The Riders screen shows all available riders based on availability. (Please note: the Children's Term Insurance Rider is displayed in dollars rather than units.) Click *Next* to proceed to *Output*.

The screenshot shows the 'Riders' screen in the application. The left sidebar has a section titled 'ILLUSTRATIONS' with three items: 'Policy', 'Riders' (highlighted with a red box), and 'Output Options'. The main content area is titled 'Riders Available' and contains several checkboxes: 'Waiver of Monthly Deductions Rider', 'Accidental Death Benefit', 'Guaranteed Insurability Rider', and 'Children's Term Insurance Rider' (which is checked). To the right of these checkboxes are input fields for 'Amount of Insurance Requested' (set to \$25,000) and 'Years'. At the bottom of the main area, there are two buttons: 'Back' and 'Next' (highlighted with a red box). The top navigation bar shows 'Case Information', 'Quotes/ Illustrations' (active), and 'Application'. A 'View Full Illustration' button is located in the top right corner.

The Output Options page allows you to add additional illustration details (see available options below).

The screenshot shows the 'Output Options' screen in the application. The left sidebar has a section titled 'ILLUSTRATIONS' with three items: 'Policy', 'Riders', and 'Output Options' (highlighted with a red box). The main content area is titled 'Client Materials' and contains three checkboxes: 'Include Annual Deductions and Earnings Report', 'Include Internal Rate of Return Report' (checked), and 'Include Taxable Gain Report'. Below this is the 'Agent Only Reports' section with two checkboxes: 'Commission Schedule Report' and 'Commission Option Selection Form'. At the bottom of the main area, there is a 'Back' button. The top navigation bar shows 'Case Information', 'Quotes/ Illustrations' (active), and 'Application'. A 'View Full Illustration' button is located in the top right corner.

Once all inputs are complete, click *View Illustration*.

Case Information | **Quotes/ Illustrations** | Application

**ADDITIONAL OPTIONS**

**Concept**  
Illustration

**State**  
South Dakota

**Product Type**  
Indexed Universal Life

**Product**  
Builder Plus IUL3

**ILLUSTRATIONS**

**Client Materials**

☐ Include Annual Deductions and Earnings Report

☒ Include Internal Rate of Return Report

☐ Include Taxable Gain Report

Agent Only | InsMark | Go to eApp | **View Full Illustration**

Available at the top and bottom of each page there are option buttons that provide a link to view a summary of the illustrations, *InsMark* which compares our life insurance illustration using another financial tool and the Compare feature, which reviews two products side by side.

Some products offer a Go to *eApp* button which goes to the *eApp* and integrates the information from the illustration into the application without having to view it.

- 6 The illustration will pop up. The navigation bars can be used to move through the pages. To save a PDF copy to your device, use the Save options within the browser. If the illustration does not populate, check for pop-up blockers.

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH • ADMINISTRATIVE OFFICE • ONE SAMMONS PLAZA • SIOUX FALLS, SD 57193

**NORTH AMERICAN**  
A Sammons Financial Company

*A Universal Life Insurance Policy Basic Illustration*

**Builder Plus IUL3**  
Flexible Premium Adjustable Life with Indexed Features  
Policy form number: LS191 Series  
Issue State: Illinois

Illustration prepared for:  
**New Client**  
April 4, 2022 at 17:56:40

Initial Death Benefit:  
**\$192,717**

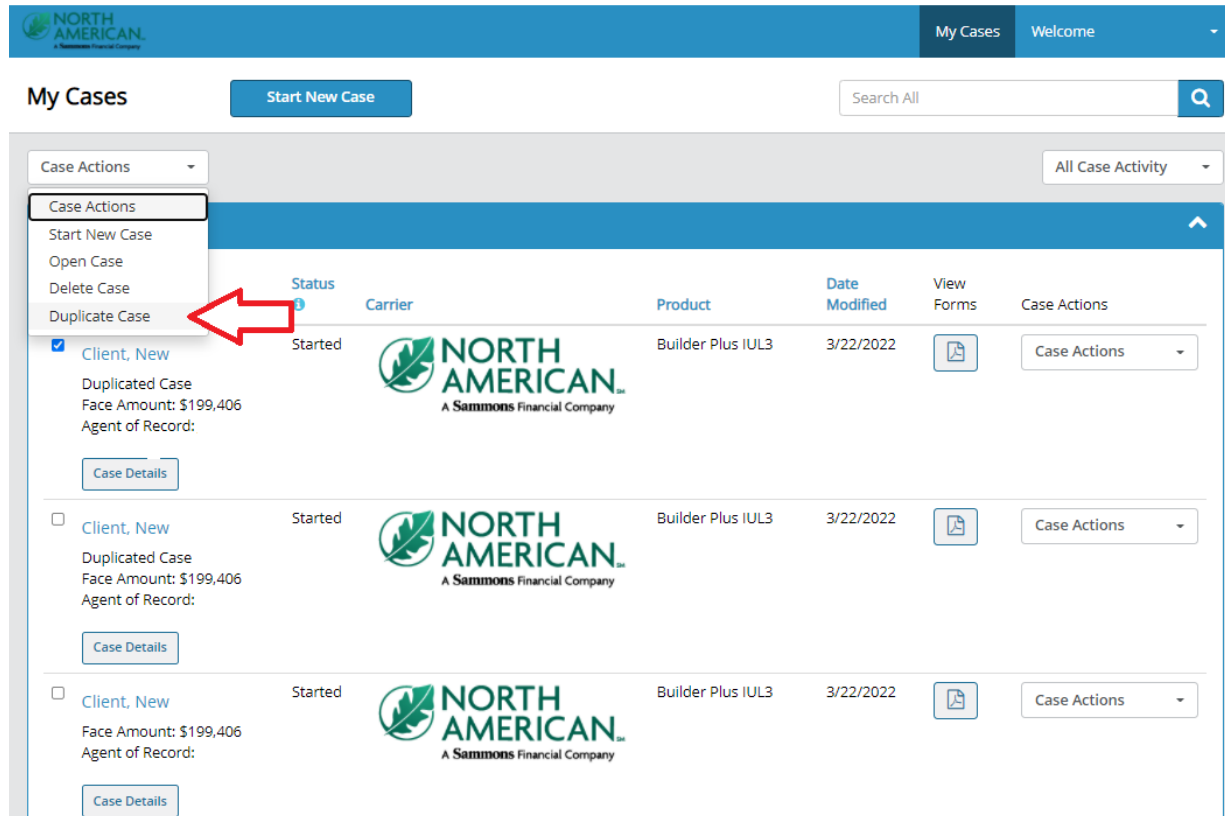
Presented by:  
**North American Agent**  
One Sammons Plaza  
Sioux Falls, SD 57193  
(605) 335-5700

THIS IS A BASIC ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, AND VALUES SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

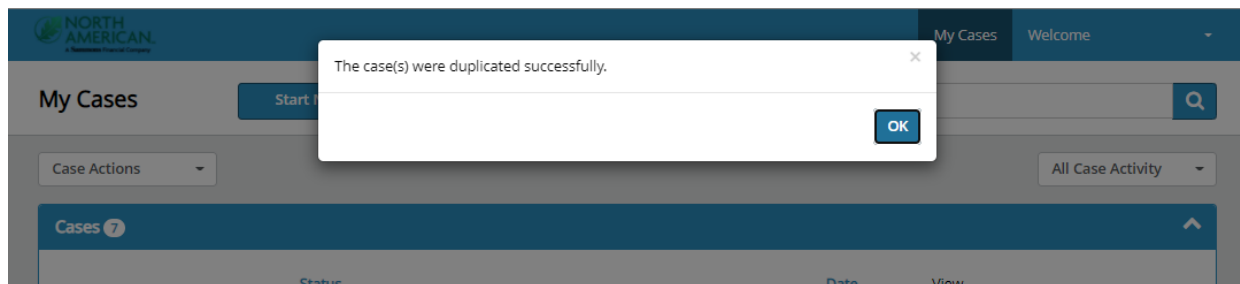
SILS191 SOFTWARE VERSION 22-11.0.0.21 1 of 31

Another exciting feature is the ***Duplicate Case***.

This helps save time when doing multiple illustrations for one client or the same illustration for multiple clients. To access ***Duplicate Case***, please select the drop down menu, in the upper right corner, under Case Actions. From the ***My Cases*** screen ***Duplicate Case*** can be found in the same drop down under Case Actions.



Once duplicated, this message will be seen.



Next, go back to your *My Cases* list. The duplicate will be marked.

The screenshot shows the 'My Cases' interface. At the top, there's a blue header with the 'NORTH AMERICAN' logo and a 'My Cases' tab. Below the header, there's a 'Start New Case' button and a search bar. The main area is titled 'Cases 9' and contains a table of cases. The first case is 'Client, New' with a status of 'Started', carrier 'NORTH AMERICAN', product 'Builder Plus IUL3', and date modified '11/18/2019'. The text 'Duplicated Case' is highlighted with a red box. Below the first case, there's a 'Case Details' button. The second case is also 'Client, New' with the same details, but the date modified is '11/18/2019'.

You can duplicate a case from any point in the illustration or application. When using the Duplicate Case feature all information entered, up to the lock screen in the application, will be duplicated.

- 7 Your cases automatically save and are accessible through the *My Case* link. *My Cases*. The case, client information, and illustration PDF can all be viewed here. To return to the case, simply click on the client's name.

The screenshot shows the 'My Cases' interface. At the top, there's a blue header with the 'NORTH AMERICAN' logo and a 'My Cases' tab. Below the header, there's a 'Start New Case' button and a search bar. The main area is titled 'Cases 9' and contains a table of cases. The first case is 'Client, New' with a status of 'Started', carrier 'NORTH AMERICAN', product 'Builder Plus IUL3', and date modified '3/22/2022'. The text 'Duplicated Case' is highlighted with a red box. Below the first case, there's a 'Case Details' button. The second case is also 'Client, New' with the same details, but the date modified is '3/22/2022'. A red arrow points to the 'My Cases' tab in the top navigation bar.

- 8 To continue to the SimpleSubmit® application process, click on the *Application* tab. To transfer information from the illustration to the application, select whether the application is for New Business or an Internal Exchange, then click *Next*.

The screenshot shows the North American SimpleSubmit application interface. At the top, there's a blue header with the North American logo and user information: "My Cases" and "Welcome". Below the header, a navigation bar includes "Case Notes", "Save", "View Forms", and a "Case Actions" dropdown. The main content area has three tabs: "Case Information", "Quotes/ Illustrations", and "Application" (which is selected). On the left, a sidebar shows "Pre-Qualification" with a question mark icon. The main content area is titled "Pre-Qualification" and contains a message: "Thank you for choosing North American's SimpleSubmit to facilitate your application. In order to use this process, the following criteria must be met:". Below this, a list of criteria is provided: "Insured - Maximum of 1", "Owner - Maximum of 2", "Primary Beneficiary - Maximum of 5", "Contingent Beneficiary - Maximum of 5", and "Existing/Pending Policies - Maximum of 5 (includes all proposed insured individuals)". A note states: "Simple Submit is available for New Business and Internal Exchanges only. All other policy change activity is not available at this time." A "Request Type" dropdown menu is open, showing "New Business" and "Internal Exchange" options. A red arrow points to the "New Business" option. To the right of the dropdown, a note says: "If you are applying for a policy, please submit a paper application to the company. Paper applications can be submitted to the company's website, www.northamerican.com."

The application opens with information from the application populated in applicable fields.

The screenshot shows the North American SimpleSubmit application interface, now at the "Proposed Insured" step. The top navigation bar remains the same. The "Application" tab is still selected. The sidebar now shows "Pre-Qualification" with a checkmark icon and "Proposed Insured" with a question mark icon. The main content area is titled "Proposed Insured" and includes a message: "Yellow highlighted fields are required". Below this, the "Personal Details" section is displayed. It contains several fields: "Legal First Name" (with "New" entered), "Middle Initial" (empty), "Legal Last Name" (with "Client" entered), and "Suffix" (dropdown menu). Below these is a question: "Have you ever used a different name?" with "Yes" and "No" radio buttons. The "Date of Birth" field is highlighted in yellow and contains "MM / DD / YYYY". The "Age Last" field contains "47". The "Backdate to save age?" field has "Yes" and "No" radio buttons. The "Gender" field has "Male" and "Female" radio buttons. Below these is a "Marital Status" dropdown menu, which is also highlighted in yellow. A note at the bottom states: "Date of Birth must be completed before continuing with this application."

## Steps for Revised Illustrations:

1. Run the illustration as needed. Make sure and put the correct policy number in and select if it's a New Business or Policy Change case. Then click *View Full Illustration* to generate the client-approved illustration.

Case Information

Quotes/ Illustrations

Application

ADDITIONAL OPTIONS

Concept

Illustration

State

South Dakota

Product Type

Indexed Universal Life

Product

Builder Plus IUL3

ILLUSTRATIONS

Policy

Riders

Output Options

View Full Illustration

Agent Only

InsMark

Go to eApp

Client Information

11/18/2019

First Name

M.I.

Last Name

Sex

New

Client

Male

Female

Date of Birth

Age: 49

10 / 10 / 1974

(Use Age Last)

11/18/2019

Issue age 0 to 75

Is this a Revised Illustration?

Policy Number

New Business

Policy Change

A policy number is required for all revised illustrations.

Class

Preferred Non-Tobacco

Underwriting Guidelines

Accelerated Death Benefits

Solves

2. Once you've reviewed the illustration, you can close the window.

3. After you've closed out of the illustration, scroll down and click *Next* until you've reached the Output Options screen.

Interest Crediting Options

Illustrated Rate

5.79%

Alternate Rate

3.00%

Fixed Account Rate

3.00%

Run at 0.00% Index Credit

Change Illustrated Rates?

View Index Allocations

Next



4. On the Output Options screen, fill out the Agent Name and Agent Email fields and click *Next*.


The screenshot shows the 'Output Options' screen. The left sidebar has 'Output Options' selected. The main content area is under the 'Quotes/ Illustrations' tab. It includes a 'Client Materials' section with three checkboxes: 'Include Annual Deductions and Earnings Report', 'Include Internal Rate of Return Report', and 'Include Taxable Gain Report'. Below this is the 'Agent Only Reports' section with two checkboxes: 'Commission Schedule Report' and 'Commission Option Selection Form'. At the bottom of this section is a 'Generate XLS File' button. The 'Agent' section has 'Agent Name' and 'Agent Email' input fields. Navigation buttons 'Back' and 'Next' are at the bottom.

5. On the Lock Illustration screen, enter the Owner First Name, Owners Last Name and then click *Lock Illustration and Proceed to Submission*.

The screenshot shows the 'Lock Illustration' screen. The left sidebar has 'Lock Illustration' selected. The main content area features a green success message: 'Congratulations! Your illustration is complete and in Good Order'. Below this is a blue box with an information icon and text: 'eSign is an available option for revised illustrations with one owner signature. If not utilizing eSign, and for cases with multiple owners, collect the required signatures and send to the Home Office.' This is followed by 'Next Steps to eSign:' with a bulleted list: 'Review the full illustration', 'Enter the owners first and last name', and 'Select "Lock Illustration and Proceed to Submission"'. Below this list are 'Owner First Name' (Valued) and 'Owner Last Name' (Client) input fields. A large blue button 'Lock Illustration and Proceed to Submission' is at the bottom, with a 'Back' button to its left.

6. Click *Next*.

## Lock Illustration

 The illustration has been locked!

Your illustration has been digitally locked to protect client data from alteration during the submission process.

Please be aware that unlocking the illustration will cancel all previously collected signatures and require you to re-collect all signatures, if necessary.

If you need to edit the illustration you may do so by clicking the 'Unlock Illustration Data and Cancel Submission' button. Once your edits are completed and you have re-run the illustration, come back to this screen. 'Lock Illustration' is located on the left-hand navigation tree to Lock and return to the submission process.

This information will remain on iPipeline for 120 days.

Unlock Illustration Data and Cancel Submission

11/18/2019

 Back

Next 

7. There are two options for the signature method, Present or Not Present. The example below reflects Not Present. Enter the client's phone number and email address. They will receive an email to access the illustration and proceed to the electronic signature process and receive a text message with a PIN number to use during the log-in process.

- a. The agent's signature can be captured before or after the client's signature by clicking on *Start eSignature*.
- b. When you are ready to send the text message and email to the owner click *Send Emails*.

# Signature Method

## What's next?

This illustration is ready to be signed.

- To resend signature links for consumers signing via email: revisit this page and use the Send/Resend Email button

Owner

---

### Valued Client


☐ Present ☒ Not Present

### Mobile Number

(222)222-2222

### Email

client@sfgmembers.com


 Email Not Sent

Agent

---

### North American Agent

☒ Present ☐ Not Present

 Signature Not Started

Start eSignature

Send Emails

 Back

## Important Information

- Although illustrations may be run for other agents, the agent must log in to the eBusiness Solutions platform to complete an electronic application. If you proceed through the application process, your name will appear on the signed documents instead of that agent's.
- Cases can be saved for 180 days.

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If you have any questions on this process please reach out to **Agent Solutions** at **800-800-3656 option 1** then **option 1** again.

Builder Plus IUL® 3 is issued on [policy form series LS191] or state version including all applicable endorsements and riders, by North American Company, West Des Moines, IA. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply.



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.

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. 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.

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.

Administrative Office  
One Sammons Plaza  
Sioux Falls, South Dakota  
**NorthAmericanCompany.com**